S8530-1

STATE OF WEST VIRGINIA

# EIGHTY-THIRD REPORT OF FINANCIAL INSTITUTIONS

Under the Supervision of

## COMMISSIONER OF BANKING

Year Ending December 31, 1984

THOMAS J. HANSBERRY, Commissioner

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## WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS

THOMAS J. HANSBERRY
Commissioner of Banking
Chairman of the Board

MR. DAVID W. ZINN
Charleston Newspapers
1001 Virginia Street, East
Charleston, West Virginia 25301
Phone: 348-4814
Term Ending: 6/30/89
Representing: Public

MR. BRIAN K. WILSON
Route 2, Box 148
Fairmont, West Virginia 26554
Phone:
Term Ending: 6/30/87
Representing: Banks with Assets not greater than $25 million

MR. ROBERT H. BEYMER
President
The Security Bank of Huntington
P. O. Box 7938
Huntington, West Virginia 25779
Phone: 522-8281
Term Ending: 6/30/85
Representing: Banks over $50 million

MR. WILLIAM E. REITER
President
Valley Savings & Loan Company
P. O. Box 4126
Parkersburg, West Virginia 26101
Phone: 424-6300
Term Ending: 6/30/85
Representing: Other Financial Institutions

MR. CLAYMORE ROWLEY
Jackson County Bank
714 Fleming Avenue
Ravenswood, West Virginia 26101
Phone: 273-9351
Term Ending: 6/30/87
Representing: Banks with Assets from $25 million to $50 million

# STATE OF WEST VIRGINIA

# DEPARTMENT OF BANKING

THOMAS J. HANSBERRY
Commissioner of Banking

A. KEVIN THOMAS
Deputy Commissioner of Banking

GARY F. JARRELL
Special Assistant to the Commissioner

K. REID DOLLY
Deputy, Bank Supervision

GEORGE W. MULLINS
Bank Examination Supervisor

JACK W. RUNION
Director,
Non-Bank Financial Institutions

DAVID S. MUDIE
Administrative
Assistant

ROSEMARY G. GARRISON
Secretary to the Commissioner

JEAN TEEL
Assistant Analyst

PHYLLIS GOODWIN
Audit Clerk

Bank Examiner IV
TIMOTHY A. PAXTON
WILLIAM W. SABO

Bank Examiner III
MARK ANDERSON
JOHN HARLESS
ROSE V. HESTON
GARY PRATT

Bank Examiner II
PATRICIA J. KELLY
CAROLYN MILLS
ROBERT S. GLOTFELTY, JR.

Bank Examiner I
SHARON BIAS
DINO BUCCARELLI
SARA MCLAUGHLIN
JULIA VERMILLION

## WEST VIRGINIA LENDING AND CREDIT RATE BOARD

Thomas J. Hansberry
Commissioner of Banking
Chairperson
of the Board

Mr. A. James Manchin
Treasurer
State of West Virginia
Building 1, Room EW-141
Charleston, West Virginia 25305
Phone: 348-2284
Statutory Member

Mr. John Redline
Director
Governor's Office of Economic and
Community Development
Rotunda R-151
Charleston, West Virginia 25305
Phone: 348-0190
Statutory Member

Mr. David Grubb
Director
Consumer Protection Division
Attorney General's Office
1204 Kanawha Boulevard, East
Charleston, West Virginia 25301
Phone: 348-8986
Statutory Member

Mr. B. G. Workman
5202 Sun Valley Drive
Cross Lanes, West Virginia 25313
Phone: 776-5264 or 722-3634
Term Ending: 7/1/85

Mr. Robert Alexander
Dean
College of Business
Marshall University
Huntington, West Virginia 25701
Phone: 696-2316
Statutory Member

Mr. Joseph C. Midkiff
P.O. Box 753
Huntington, West Virginia 25711
Phone: 529-7021
Term Ending: 7/1/87

Mr. Arthur Kraft
Dean, College of Business & Economics
West Virginia University
P.O. Box 6025
Morgantown, West Virginia 26506
Phone: 293-4092
Statutory Member

Mr. Eugene Stump
Vice President
West Virginia Labor Federation
12 Mustang Acres
Parkersburg, West Virginia 26101
Phone: 438-0766 (Home)
295-4105 (Office)
Term Ending: 7/1/87

## RECEIPTS AND DISBURSEMENTS FOR FISCAL YEARS ENDING ON DATES INDICATED

| RECEIPTS: | 6-30-82 | 6-30-83 | 6-30-84 |
|---|---|---|---|
| Banking Institutions | $649,355.47 | $702,495.99 | $ 961,646.35 |
| Credit Unions | 6,246.23 | 7,962.50 | 15,512.48 |
| Foreign Corporations | .00 | 600.00 | 400.00 |
| Money Order Companies | 700.00 | 1,000.00 | 700.00 |
| Banking Laws, etc. - Miscellaneous | 792.00 | 586.10 | 5,611.33 |
| Structure fees | 20,500.00 | 117,950.00 | 253,000.00 |
| Supervised lenders and Industrial Loans | 24,175.01 | 38,684.09 | 90,457.74 |
| TOTAL INCOME | $701,769.61 | $869,278.68 | $1,327,327.90 |
| EXPENDITURES: | | | |
| Employment Security | $ 8,771.54 | $ .00 | $ .00 |
| Office Supplies, Postage | 8,025.90 | 7,619.51 | 10,904.34 |
| Telephone | 17,416.89 | 20,943.88 | 17,534.62 |
| Travel Expense | 158,144.01 | 169,639.08 | 183,035.53 |
| Rental Expense | 12,912.36 | 19,551.22 | 27,188.44 |
| Machine Rental | 14,240.16 | 20,253.41 | 18,886.40 |
| Printing | 2,057.43 | 4,780.01 | 5,000.00 |
| Association Dues | 1,400.00 | 1,340.00 | 1,949.00 |
| Professional Services | 20,306.00 | 3,098.95 | 8,610.65 |
| Employee Benefits | 757.22 | 1,327.81 | 119,191.38 |
| Miscellaneous | 4,991.29 | 3,584.86 | 2,358.61 |
| Maintenance Contracts | 2,466.66 | 1,604.62 | 1,201.72 |
| TOTAL CURRENT EXPENSE | $251,489.46 | $253,743.35 | $ 395,860.69 |
| Personal Services | $456,105.89 | $516,647.60 | $ 515,557.58 |
| Equipment | 7,824.50 | 8,131.92 | 9,127.31 |
| TOTAL EXPENSES | $715,419.85 | $778,522.87 | $ 920,545.58 |

## DEPARTMENTAL REVIEW

During the period between 1863 and 1891 State Banks were entirely free from regulation and supervision by the State.

The Legislature in 1891 passed a law providing for a State Banking Department and authorized the Governor to appoint a State Bank Examiner, to be under the jurisdiction and control of the Board of Public Works.

The office of Commissioner of Banking was created by Legislative enactment February 21, 1901, and continues to function under and by authority of Chapter 31A, of the Code of West Virginia as amended. The following officials served as heads of the State Department of Banking for the years shown:

| Name | Title | Year Served |
|---|---|---|
| Young, Charles W. | Bank Examiner | 1891-1892 |
| Weaver, C. A. | " " | 1893-1894 |
| No Record | " " | 1895-1898 |
| Wetzel, O. B. | " " | 1899-1900 |
| Kefauver, O. B. | " " | 1900-1901 |
| Kendall, M. A. | Commissioner of Banking | 1901-1905 |
| Mathews, S. V. | " " | 1905-1915 |
| Smith, S. Preston | " " | 1915-1919 |
| Hill, Joseph S. | " " | 1919-1923 |
| Jackson, Naaman | " " | 1923-1924 |
| Abbott, Harry A. | " " | 1924-1929 |
| Charter, Lathrop R., Jr. | " " | 1929-1933 |
| Given, Waltman C. | " " | 1933-1934 |
| Ward, George | " " | 1934-1940 |
| Brightwell, H. P., Acting | " " | 1940-1940 |
| Andrews, R. Carl | " " | 1940-1941 |
| Vaughan, H. D. | " " | 1941-1942 |
| Locke, A. W. | " " | 1942-1947 |
| Hoffman, John H. | " " | 1947-1955 |
| Walker, Mrs. Nell W. | " " | 1955-1957 |
| Taylor, Donald | " " | 1957-1960 |
| Early, Carl B. | " " | 1960-1967 |
| Smith, M. W. | " " | 1967-1971 |
| Jordan, George B., Jr. | " " | 1972-1974 |
| Higgins, W. Lovell, Acting | " " | 1974-1975 |
| Jordan, George B., Jr. | " " | 1975-1977 |
| Hale, H. David | " " | 1977-1977 |
| Mullen, C. Joe | " " | 1977-1979 |
| Higgins, W. Lovell, Acting | " " | 1979-1979 |
| Arnold, Phyllis Huff | " " | 1979-1983 |
| Hansberry, Thomas J. Acting | " " | 1983-1984 |
| Hansberry, Thomas J. | " " | 1985- |

# DEPARTMENT OF BANKING

## ANNUAL REPORT

### DEPARTMENT ACTIVITIES

During each calendar year the Commissioner of Banking issues four Calls for reports of condition of State Banks and Trust Companies as of the following dates:

| | |
|---|---|
| March | 31 |
| June | 30 |
| September | 30 |
| December | 31 |

Two Calls for reports of condition of Industrial Loan Companies, Building and Loan Associations, and Credit Unions:

| | |
|---|---|
| June | 30 |
| December | 31 |

Two Calls for reports of condition of Supervised Lenders Licensees:

| | |
|---|---|
| June | 30 |
| December | 31 |

The Department's Examiners participated in and completed the following classes of examination:

| | 1983 | 1984 |
|---|---|---|
| Commercial Banks and Trust Companies | 86 | 81 |
| Industrial Loan Companies | 38 | 67 |
| Building and Loan Associations | 1 | — |
| Credit Unions | 22 | 27 |
| Supervised Lenders Licensees | 70 | 69 |

## LEGAL HOLIDAYS IN WEST VIRGINIA

| | |
|---|---|
| New Year's Day | January 1 |
| Martin Luther King's Birthday | Third Monday in January |
| Lincoln's Birthday | February 12 |
| Washington's Birthday | Third Monday of February |
| Memorial Day | Last Monday in May |
| West Virginia Day | June 20 |
| Independence Day | July 4 |
| Labor Day | First Monday in September |
| Columbus Day | Second Monday in October |
| Veterans Day | November 11 |
| Thanksgiving Day | Fourth Thursday in November |
| Christmas Day | December 25 |

Also any election day on which an election is held throughout the State and all days that may be appointed or recommended by the Governor of the State or the President of the United States, and days of Thanksgiving or for the general cessation of business; and when any of said days fall on Sunday, then it shall be proper to observe the succeeding Monday as such holiday.

## BANK HOLDING COMPANIES AND THEIR SUBSIDIARIES
## AS OF MAY 15, 1985

| Holding Company | Subsidiary | Date Acquired |
|---|---|---|
| Allegheny Bankshares, Inc. | Greenbrier Valley Bank | 05/20/83 |
| American Bankshares, Inc. | The First Clark National Bank of Northfork | |
| | The Bank of War | 04/20/81 |
| | Ameribank, Welch | 08/01/83 |
| | The Security Bank | 02/20/85 |
| Atlas Towing Company | Mountain State Bank | 07/ /62 |
| CB&T Financial Corp. | Community Bank and Trust, N.A. | 04/01/84 |
| | Clarksburg Community Bank | 01/01/85 |
| | Stonewall National Bank | 01/01/85 |
| Centurian Bancorp, Inc. | The Charleston National Bank | 05/20/82 |
| | Citizens National Bank of St. Albans | 11/07/83 |
| | Cardinal State Bank, N.A. | 03/01/84 |
| City Holding Company | The City National Bank of Charleston | 03/07/84 |
| Commercial Bancshares, Inc. | Commercial Banking & Trust Co. | 10/28/83 |
| Consolidated Bancshares, Inc. | The Lowndes Bank | 09/30/84 |
| CRNB Shares, Inc. | Cherry River National Bank | 12/17/84 |
| F & M Holding Company | Farmers & Merchants Bank of Summersville | 05/14/81 |
| Financial Future Corporation | First Bank of Ceredo | 01/31/83 |
| Financial Management Bancshares | Farmers' and Merchant's Bank | 11/15/83 |
| First Banc Securities, Inc. | First National Bank of Morgantown | 07/02/84 |
| First Bancorp of Wayne, Inc. | First National Bank of Kenova | 11/30/83 |
| First Bankshares, Inc. | The First State Bank | 12/30/83 |
| First Community Bancshares, Inc. | First Community Bank, Inc. | 01/01/83 |
| | First Community Bank - Castle Rock | 09/12/83 |
| | First Community Bank - Adrian Buckhannon | 02/01/84 |
| | First Community Bank - Upshur National | 02/01/84 |
| | First Community Bank - Oceana National | 07/02/84 |
| | First Community Bank - Winfield | 09/01/84 |
| First Fidelity Bancorp, Inc. | First National Bank in Fairmont | 04/06/83 |
| | Central National Bank | 09/10/84 |
| First Financial Bancorp, Inc. | The First National Bank & Trust Co. of Wheeling | 09/10/84 |
| First West Virginia Bancorp, Inc. | First West Virginia Bank, N.A. | 01/03/75 |
| Flat Top Bankshares, Inc. | The Flat Top National Bank of Bluefield | 01/01/83 |
| | Peoples Bank of Bluewell | 03/01/84 |
| Gateway Bancshares, Inc. | The Bank of McMechen | 07/02/84 |
| GuarantyShares of WV, Inc. | The Guaranty National Bank of Huntington | 08/31/84 |
| Guyan Bancshares, Inc. | Gilbert Bank and Trust Company | 06/30/84 |
| H & R Bancshares, Inc. | The Bank of Danville | / / |
| Heritage Bancorp, Inc. | Kanawha Union Bank | 06/30/84 |
| | The Weston National Bank | 06/30/84 |
| Highlands Bankshares, Inc. | The Grant County Bank | 03/11/85 |
| Horizon Bancorp, Inc. | Bank of Raleigh | 01/03/84 |

| | | |
|---|---|---|
| | National Bank of Summers | 01/24/85 |
| Intermountain Bankshares | Kanawha Banking & Trust Co. N.A. | 07/01/83 |
| | Half Dollar Trust and Savings Bank | 01/24/85 |
| Iron City Eagle Coal, Inc. | The Gauley National Bank | 07/06/73 |
| Key Bancshares of West Virginia, Inc. | The National Bank of Logan | / / |
| | First Huntington National Bank | 12/12/83 |
| Logan County Bancshares, Inc. | Bank of Chapmanville | 03/11/85 |
| | Logan Bank & Trust Company | 03/11/85 |
| M & M Financial Corporation | Merchants & Miners National Bank | 06/18/84 |
| Matewan Bancshares, Inc. | The Matewan National Bank | / / |
| Mercantile Bancorp, Inc. | Mercantile Banking & Trust Company | 03/11/85 |
| Morgan Bancorp, Inc. | Morgan County State Bank, Inc. | 05/01/83 |
| Mountaineer Bankshares of WV, Inc. | The Old National Bank of Martinsburg | 11/01/83 |
| | The Empire National Bank of Clarksburg | 01/ /85 |
| National Banc of Commerce, Inc. | The National Bank of Commerce | 05/02/83 |
| | Bank of Nitro, N.A. | 12/27/84 |
| Old White Bankshares, Inc. | Bank of White Sulphur Springs | 07/06/84 |
| OMB Financial, Inc. | The Oak Mound Bank | 09/21/82 |
| One Valley Bancorp of WV, Inc. | Kanawha Valley Bank, N.A. | 09/04/81 |
| | The Security Bank of Huntington | 06/23/83 |
| | Mercer County Bank | 11/30/83 |
| | Citizens National Bank of Martinsburg | 01/12/84 |
| | The Bank of St. Albans | 01/24/84 |
| | One Valley National Bank of Hurricane | 04/29/85 |
| Pocahontas Bankshares Corporation | The First National Bank of Bluefield | 03/01/84 |
| Potomac Bancorp, Inc. | The National Bank of Keyser | 09/19/83 |
| Seneca Bancshares, Inc. | Seneca National Bank | 01/02/85 |
| Southern Bankshares, Inc. | Beckley National Bank | 07/01/83 |
| Spectrum Financial Corporation | Security National Bank & Trust Company | 05/31/84 |
| | The First National Bank | 04/01/85 |
| State Bancorp, Inc. | Bruceton Bank | 09/08/83 |
| Sterling Bancorp, Inc. | The Buffalo Bank | 04/12/83 |
| | Peoples Bank of Richwood, Inc. | 07/16/84 |
| Summit Holding Corporation | Raleigh County National Bank | 06/26/84 |
| Twentieth Bancorp, Inc. | The Twentieth Street Bank | 09/30/83 |
| Union Bancorp of WV, Inc. | Union National Bank of West Virginia | 10/01/82 |
| | First National Bank in Philippi | 05/01/84 |
| United Bankshares, Inc. | The Parkersburg National Bank | 05/01/84 |
| | Union Central National Bank | 05/01/84 |
| | United Bank, Inc. | 05/09/84 |
| | The First National Bank of Ripley | 04/29/85 |
| Universal Bancorp | The Bank of Paden City | 09/04/84 |
| Wayne Bancorp, Inc. | Wayne County Bank | / / |
| Wesbanco, Inc. | Wheeling Dollar Savings & Trust Company | 12/31/76 |
| | Citizens National Bank of Follansbee | 04/04/84 |
| | The New Martinsville Bank | 10/22/84 |
| | First Tyler Bank and Trust Company | 12/28/84 |
| West Central Bancorp, Inc. | The First National Bank | 01/02/85 |
| Wood County Bancorporation, Inc. | Wood County Bank | 07/22/83 |

There are 56 holding companies and 91 subsidiaries.

## MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM

### Fifth District

| Location | Name of Bank |
|---|---|
| Bluefield | Valley Bank & Trust Company |
| Bruceton Mills | Bruceton Bank |
| Charles Town | Peoples Bank of Charles Town |
| Eleanor | Buffalo Bank |
| Gassaway | Bank of Gassaway |
| Grafton | Blueville Bank of Grafton |
| Greenville | Bank of Greenville |
| Huntington | Huntington Trust and Savings Bank |
| Hurricane | Putnam County Bank |
| Lewisburg | Greenbrier Valley Bank |
| Mullens | Peoples Bank of Mullens |
| Petersburg | Potomac Valley Bank |
| Philippi | Barbour County Bank |
| Princeton | First Community Bank - Princeton |
| Ranson | Blakeley Bank and Trust Company |
| Spencer | The Traders Bank |
| St. Albans | Bank of St. Albans |
| St. Marys | Pleasants County Bank |
| Summersville | Farmers & Merchants Bank |
| Union | Bank of Monroe |
| Wardensville | Capon Valley Bank |
| White Sulphur Springs | Bank of White Sulphur Springs |

### Fourth District

| | |
|---|---|
| Sistersville | First Tyler Bank and Trust Company |
| Wheeling | Half Dollar Trust & Savings Bank |
| Wheeling | Wheeling Dollar Savings & Trust Company |

## TOTAL DEPOSITS OF STATE BANKS AND TRUST COMPANIES

| | | June 30 | December 31 |
|---|---|---|---|
| 1891 | 49 | $ 8,330,896.96 | |
| 1892 | 50 | 9,418,513.26 | |
| 1893 | 55 | 9,173,210.89 | |
| 1894 | 56 | 9,066,980.99 | |
| 1895 | 58 | 9,698,088.10 | |
| 1896 | 60 | 10,609,880.96 | |
| 1897 | 68 | 11,195,954.26 | |
| 1898 | 74 | 13,069,203.84 | |
| 1899 | 76 | 16,284,286.99 | |
| 1900 | 89 | 21,323,927.06 | |
| 1901 | 102 | 26,782,556.39 | |
| 1902 | 115 | 32,872,669.70 | |
| 1903 | 148 | 38,908,768.65 | |
| 1904 | 151 | 39,718,672.40 | |
| 1905 | 160 | 44,475,261.76 | |
| 1906 | 172 | 50,172,070.43 | |
| 1907 | 170 | 42,217,945.73 | |
| 1908 | 169 | 49,057,009.66 | |
| 1909 | 177 | 54,472,082.82 | |
| 1910 | 179 | 59,198,505.66 | |
| 1911 | 189 | 62,830,866.93 | |
| 1912 | 191 | 67,121,377.66 | |
| 1913 | 193 | 73,744,655.57 | |
| 1914 | 196 | 76,248,436.90 | |
| 1915 | 194 | 72,174,645.53 | |
| 1916 | 193 | 83,745,205.95 | |
| 1917 | 202 | 112,210,611.06 | |
| 1918 | 207 | 119,960,032.99 | |
| 1919 | 217 | 128,932,373.05 | |
| 1920 | 217 | 154,440,268.50 | |
| 1921 | 226 | 170,370,924.58 | |
| 1922 | 225 | 162,196,400.69 | |
| 1923 | 222 | 186,802,607.79 | |
| 1924 | 225 | 183,922,397.64 | |
| 1925 | 221 | 185,809,943.35 | |
| 1926 | 222 | 191,368,336.94 | |
| 1927 | 217 | 196,124,549.14 | |
| 1928 | 211 | 188,973,732.46 | |
| 1929 | 194 | 183,588,364.19 | |
| 1930 | 179 | 171,834,408.41 | |
| 1931 | 158 | 152,246,966.13 | |
| 1932 | 130 | 118,369,963.91 | |
| 1933 | 106 | 96,127,697.56 | |
| 1934 | 103 | 105,705,643.18 | |
| 1935 | 103 | 112,347,686.41 | |
| 1936 | 106 | 130,527,814.39 | |
| 1937 | 107 | 138,156,024.55 | |
| 1938 | 105 | 129,881,922.07 | |

| | | | |
|---|---|---|---|
| 1939 | 103 | 132,063,704.11 | |
| 1940 | 104 | 142,706,065.42 | |
| 1941 | 104 | 161,259,278.21 | |
| 1942 | 103 | 276,258,917.46 | |
| 1943 | 103 | 234,274,849.87 | |
| 1944 | 103 | 287,740,441.45 | |
| 1945 | 102 | 357,010,963.85 | |
| 1946 | 103 | 397,649,285.93 | |
| 1947 | 105 | 389,488,849.48 | |
| 1948 | 106 | 421,530,516.50 | |
| 1949 | 105 | 438,140,787.28 | |
| 1950 | 106 | 438,050,962.35 | |
| 1951 | 106 | 445,537,131.66 | |
| 1952 | 107 | 485,139,520.34 | |
| 1953 | 108 | 496,003,234.65 | |
| 1954 | 107 | 487,508,976.67 | |
| 1955 | 107 | 492,254,844.78 | |
| 1956 | 105 | 515,571,801.85 | |
| 1957 | 106 | 530,944,174.68 | |
| 1958 | 106 | 543,899,522.02 | |
| 1959 | 107 | 546,075,415.61 | |
| 1960 | 106 | 577,165,334.45 | |
| 1961 | 105 | 599,958,605.59 | |
| 1962 | 104 | 629,094,484.52 | |
| 1963 | 106 | 695,293,891.64 | |
| 1964 | 106 | 735,200,603.15 | |
| 1965 | 107 | 806,117,555.58 | |
| 1966 | 108 | 901,612,306.07 | |
| 1967 | 111 | 982,561,500.64 | |
| 1968 | 115 | 1,027,946,457.41 | |
| 1969 | 115 | 1,201,452,391.52 | |
| 1970 | 115 | 1,318,477,442.38 | |
| 1971 | 115 | 1,572,202,374.46 | |
| 1972 | 113 | 1,668,089,125.48 | |
| 1973 | 115 | 1,890,623,965.63 | |
| 1974 | 114 | 2,122,776,501.17 | |
| 1975 | 115 | 2,181,542,896.13 | |
| 1976 | 118 | 2,478,472,000.00 | |
| 1977 | 118 | 2,823,225,000.00 | |
| 1978 | 121 | 3,117,639,000.00 | |
| 1979 | 126 | 3,396,176,000.00 | |
| 1980 | 127 | 3,654,510,000.00 | 3,822,250,000.00 |
| 1981 | 128 | 3,956,008,000.00 | 4,168,495.000.00 |
| 1982 | 130 | 4,472,403,000.00 | 4,473,055.000.00 |
| 1983 | 129 | 4,671,595,000.00 | 4,762,043.000.00 |
| 1984 | 127 | 4,877,437,000.00 | 4,954,947.000.00 |

## COMPARATIVE ABSTRACT

Showing Condition of State Banks in the STATE OF WEST VIRGINIA
At the Close of Business on the Dates indicated
As Compiled by the Commissioner of Banking

($ in thousands)

| | 12-31-83 | 12-31-84 | Change + or - | |
|---|---|---|---|---|
| Number of Banks | 129 | 126 | 3 - | |
| **ASSETS** | | | | |
| Cash and due from banks | $ 326,910 | $ 336,000 | $ 9,090 | + |
| Total securities | 2,155,789 | 2,087,614 | 68,175 | - |
| Federal funds sold | 302,767 | 289,688 | 13,079 | - |
| Net loans and leases | 2,443,246 | 2,741,133 | 297,887 | + |
| Trading accounts | 383 | 467 | 84 | + |
| Fixed assets | 107,223 | 113,575 | 6,352 | + |
| Other Real estate owned other than bank premises | 16,510 | 18,162 | 1,652 | + |
| Other assets | 90,014 | 93,600 | 3,586 | + |
| TOTAL ASSETS | $ 5,442,842 | $5,680,239 | $237,397 | + |
| **LIABILITIES** | | | | |
| Total deposits | $ 4,762,043 | $4,954,947 | $192,904 | + |
| Federal funds purchased | 119,037 | 130,346 | 11,309 | + |
| Other borrowings | 20,706 | 19,733 | 973 | - |
| Mortgage payable | 2,802 | 2,429 | 373 | - |
| Acceptances executed and outstanding | -0- | 57 | 57 | + |
| Subordinated notes and debentures | 1,160 | 1,080 | 80 | - |
| Other liabilities | 65,666 | 73,383 | 7,717 | + |
| TOTAL LIABILITIES | $ 4,971,414 | $5,181,975 | $210,561 | + |
| Total equity capital | 471,428 | 498,264 | 26,836 | + |
| TOTAL LIABILITIES AND CAPITAL | $ 5,442,842 | $5,680,239 | $237,397 | + |

## COMPARATIVE ABSTRACT

TWELVE MONTHS ENDING DECEMBER 31, 1983 AND DECEMBER 31, 1984
OF STATE BANKS IN WEST VIRGINIA

| | 12-31-83<br>129 | % of Total<br>Interest Income | 12-31-84<br>126 | % of Total<br>Interest Income |
|---|---|---|---|---|
| INTEREST INCOME | | | | |
| Interest and fees on loans | 295,091 | 54.59 | 328,999 | 56.59 |
| Income from lease financing ..... | 231 | .04 | 156 | .03 |
| Interest income on balances due from depository institutions ..... | 9,572 | 1.77 | 8,468 | 1.46 |
| Interest and dividends on securities | 202,262 | 37.43 | 210,618 | 36.23 |
| Interest income from trading accounts ..... | -0- | —— | 28 | —— |
| Interest on federal funds sold ..... | 33,324 | 6.17 | 33,071 | 5.69 |
| Total interest income ..... | 540,480 | 100.00 | 581,340 | 100.00 |
| INTEREST EXPENSE | | | | |
| Interest on deposits ..... | 326,174 | 60.35 | 360,174 | 61.96 |
| Expense of federal funds purchased | 11,783 | 2.18 | 11,337 | 1.95 |
| Interest on borrowed money ..... | 1,586 | .29 | 1,690 | .29 |
| Interest on mortgage indebtedness and leases ..... | -0- | —— | 160 | .02 |
| Interest on subordinated notes and debentures ..... | 143 | .02 | 99 | .02 |
| Total interest expense ..... | 339,686 | 62.84 | 373,460 | 64.24 |
| Net interest income ..... | 200,794 | 37.16 | 207,880 | 35.76 |
| Provision for loan and lease losses ... | | 12,965 | | 16,027 |
| Net interest income after provisions for loan losses ..... | | 187,829 | | 191,853 |
| Noninterest income ..... | | 23,366 | | 27,586 |
| Securities (gains or losses) ..... | | (2,221) | | (2,434) |
| Noninterest expense ..... | | 148,306 | | 160,029 |
| Income before income tax expense | | 60,668 | | 56,976 |
| Income tax expense ..... | | 8,494 | | 6,801 |
| Extraordinary items, Net of tax ..... | | (184) | | 504 |
| Net Income ..... | | 51,990 | | 50,679 |

## INFORMATION CONCERNING TRUST DEPARTMENTS OF THIRTY STATE BANKS AND TRUST COMPANIES EXERCISING FIDUCIARY POWERS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of trust accounts | 6,410 | 6,394 |
| Total trust department assets | $ 715,229,685.96 | $ 844,935,902.64 |
| Trust department gross income (last 12 months) | $ 3,116,409.94 | $ 3,452,151.74 |
| Trust department expense (actual or estimated for the last 12 months) | $ 2,272,279.05 | $ 2,434,934.45 |
| Net profit | $ 844,130.89 | $ 1,017,217.29 |

## Information Concerning State Banks and Trust Companies For The Calendar Year of 1984

Cardinal State Bank, Beckley, West Virginia converted from a state bank to a national bank March 1, 1984.

Bank of Nitro, Nitro, West Virginia converted from a state bank to a national bank December 21, 1984.

The Union National Bank, Sistersville, West Virginia merged into Tyler County Bank, Middlebourne, West Virginia. The name was changed from Tyler County Bank to Union Bank of Tyler County January 1, 1984.

United Bank, Inc., Parkersburg, West Virginia opened May 1, 1984.

The names were changed for the following banks during the calendar year of 1984.

| FROM | TO |
|---|---|
| Adrian Buckhannon Bank, Buckhannon | First Community Bank - Adrian |
| The Castle Rock Bank, Pineville | First Community Bank - Pineville |
| Princeton Bank & Trust Company, Princeton | First Community Bank - Princeton |
| Bank of Winfield, Winfield | First Community Bank - Winfield |

# OFFICIAL NOTIFICATION

## FLOATING MORTGAGE CEILINGS

Pursuant to the provisions of Chapter 47-6-5b of the West Virginia Code, the Commissioner of Banking has ordered that the maximum rate for any nonpre computed loan of money made under the provisions of the aforesaid statute and secured by a mortgage or deed of trust upon real property is as follows for such loans made during the calendar months indicated:

Also Pursuant to the provisions of §31A-4-30a of the West Virginia Code, the Commissioner of Banking has ordered a maximum rate of interest on loans of money made by persons or by banks chartered under state law in the Fourth and Fifth Federal Reserve Districts as follows until the discount rates now in effect change:

| Floating Mortgage Rate | Discount + 1% | |
|---|---|---|
| June, 1978 | 9.75% per year | |
| July, 1978 | 10.00% per year | |
| August, 1978 | 10.00% per year | |
| September, 1978 | 10.25% per year | |
| October, 1978 | 10.00% per year | |
| November, 1978 | 10.00% per year | |
| December, 1978 | 10.25% per year | |
| January, 1979 | 10.25% per year | |
| February, 1979 | 10.50% per year | |
| March, 1979 | 10.50% per year | |
| April, 1979 | 10.50% per year | |
| May, 1979 | 10.50% per year | |
| June, 1979 | 10.50% per year | |
| July, 1979 | 10.50% per year | |
| August, 1979 | 10.50% per year | |
| September, 1979 | 10.50% per year | |
| October, 1979 | 10.50% per year | |
| November, 1979 | 10.75% per year | |
| December, 1979 | 11.50% per year | |
| January, 1980 | 11.75% per year | |
| February, 1980 | 11.75% per year | |
| March, 1980 | 12.25% per year | |
| April, 1980 | 13.75% per year | |
| May, 1980 | 14.00% per year | 13% per year (5/29/80) |
| June, 1980 | 12.75% per year | 12% per year (6/13/80) |
| July, 1980 | 12.00% per year | 11% per year (7/28/80) |
| August, 1980 | 11.25% per year | |
| September, 1980 | 11.75% per year | 12% per year (9/26/80) |
| October, 1980 | 12.50% per year | |
| November, 1980 | 13.00% per year | 13% per year (11/17/80) |
| December, 1980 | 13.25% per year | 14% per year (12/5/80) |
| January, 1981 | 14.00% per year | |
| February, 1981 | 14.00% per year | |
| March, 1981 | 13.75% per year | |
| April, 1981 | 14.50% per year | |
| May, 1981 | 14.25% per year | 15% per year (5/5/81) |
| June, 1981 | 14.75% per year | |
| July, 1981 | 15.25% per year | |
| August, 1981 | 14.50% per year | |
| September, 1981 | 15.25% per year | |
| October, 1981 | 15.75% per year | |
| November, 1981 | 16.25% per year | |
| December, 1981 | 16.25% per year | 14% per year (11/2/81)<br>13% per year (12/4/81) |
| December, 1982 | 12.50% per year | |
| December, 1983 | 13.25% per year | |
| December, 1984 | 13.50% per year | |

## ATHENS, BANK OF ATHENS

President, G. B. Scyphers — Cashier, A. Glen Hill

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 120 | 120 |
| Surplus | 500 | 500 |
| Undivided Profits | 1,101 | 1,292 |
| Deposits | 19,520 | 22,269 |
| Loans & Discounts | 6,302 | 6,869 |
| Cash & Due from Banks | 2,183 | 1,715 |
| Investment Securities | 9,341 | 14,265 |
| TOTAL ASSETS | 21,554 | 24,585 |

## BARBOURSVILLE, THE FIRST STATE BANK

President, P. J. Vallandingham — Cashier, Robert Jackson Dilley

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 425 | 425 |
| Surplus | 517 | 612 |
| Undivided Profits | 1,478 | 1,374 |
| Deposits | 28,031 | 29,653 |
| Loans & Discounts | 16,459 | 15,593 |
| Cash & Due from Banks | 1,924 | 3,489 |
| Investment Securities | 9,237 | 9,248 |
| TOTAL ASSETS | 31,136 | 32,578 |

## BECKLEY, BANK OF RALEIGH

President, A. M. Tieche — Cashier, E. N. Pugh

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 969 | 969 |
| Surplus | 6,454 | 6,574 |
| Undivided Profits | 8,196 | 9,353 |
| Deposits | 154,993 | 164,321 |
| Loans & Discounts | 80,237 | 90,635 |
| Cash & Due from Banks | 6,414 | 8,803 |
| Investment Securities | 79,448 | 78,598 |
| TOTAL ASSETS | 182,575 | 191,562 |

## BELINGTON, BANK OF BELINGTON

President, I. I. Pitensberger — Cashier, Charles C. Stalnaker

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 630 | 630 |
| Surplus | 1,004 | 1,370 |
| Undivided Profits | 756 | 554 |
| Deposits | 24,826 | 26,302 |
| Loans & Discounts | 19,218 | 21,134 |
| Cash & Due from Banks | 969 | 901 |
| Investment Securities | 5,783 | 4,970 |
| TOTAL ASSETS | 28,039 | 29,682 |

## BERKELEY SPRINGS, MORGAN COUNTY STATE BANK

President, A. E. Goldstrom — Cashier, Ambrose E. Richard

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 500 | 500 |
| Surplus | 200 | 200 |
| Undivided Profits | 128 | 170 |
| Deposits | 7,521 | 9,027 |
| Loans & Discounts | 5,068 | 6,770 |
| Cash & Due from Banks | 1,164 | 723 |
| Investment Securities | 1,166 | 1,662 |
| TOTAL ASSETS | 8,423 | 10,001 |

## BLUEFIELD, THE COMMERCIAL BANK OF BLUEFIELD

President, Robert W. Moore — Cashier, Duane L. Davis

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 600 | 600 |
| Surplus | 1,000 | 1,000 |
| Undivided Profits | 1,637 | 1,416 |
| Deposits | 34,184 | 31,926 |
| Loans & Discounts | 20,841 | 19,699 |
| Cash & Due from Banks | 1,365 | 1,398 |
| Investment Securities | 12,456 | 11,489 |
| TOTAL ASSETS | 37,970 | 35,436 |

## BLUEFIELD, PEOPLES BANK OF BLUEWELL

President, D. E. Walters

Cashier, Nora Belle Pasley

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 300 | 300 |
| Surplus | 300 | 300 |
| Undivided Profits | 1,721 | 1,900 |
| Deposits | 24,757 | 26,231 |
| Loans & Discounts | 11,973 | 13,220 |
| Cash & Due from Banks | 1,984 | 1,594 |
| Investment Securities | 10,653 | 11,537 |
| TOTAL ASSETS | 27,510 | 29,202 |

## BLUEFIELD, VALLEY BANK & TRUST COMPANY

President, M. Douglas Hodges

Cashier, M. Douglas Hodges

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 750 | 750 |
| Surplus | 375 | 375 |
| Undivided Profits | 48 | 278 |
| Deposits | 8,217 | 9,796 |
| Loans & Discounts | 5,550 | 5,866 |
| Cash & Due from Banks | 921 | 988 |
| Investment Securities | 2,858 | 3,150 |
| TOTAL ASSETS | 10,066 | 11,662 |

## BRIDGEPORT, BRIDGEPORT BANK

President, Charles W. Morrow

Cashier, H. W. Hartman, Jr.

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 700 | 700 |
| Surplus | 750 | 750 |
| Undivided Profits | 1,067 | 1,320 |
| Deposits | 32,174 | 31,489 |
| Loans & Discounts | 12,936 | 13,468 |
| Cash & Due from Banks | 1,543 | 2,466 |
| Investment Securities | 17,248 | 16,751 |
| TOTAL ASSETS | 35,396 | 35,441 |

## BRUCETON MILLS, BRUCETON BANK

President, Ward F. Thomas — Cashier, Loretta Christopher

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 266 | 266 |
| Surplus | 1,234 | 1,234 |
| Undivided Profits | 1,770 | 1,958 |
| Deposits | 41,263 | 46,763 |
| Loans & Discounts | 22,120 | 26,451 |
| Cash & Due from Banks | 1,728 | 2,123 |
| Investment Securities | 19,593 | 20,854 |
| TOTAL ASSETS | 45,285 | 51,593 |

## BUCKHANNON, FIRST COMMUNITY BANK - ADRIAN BUCKHANNON

President, Larry B. Garner — Cashier, Gloria R. Hamner

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 260 | 260 |
| Surplus | 1,500 | 3,200 |
| Undivided Profits | ( 36) | (1,816) |
| Deposits | 49,539 | 40,588 |
| Loans & Discounts | 25,828 | 26,045 |
| Cash & Due from Banks | 1,714 | 1,301 |
| Investment Securities | 17,485 | 13,762 |
| TOTAL ASSETS | 52,159 | 42,768 |

## CAIRO, FARMERS AND MERCHANTS BANK OF CAIRO

President, Carl A. Propes — Cashier, Donna L. Washburn

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 25 | 25 |
| Surplus | 300 | 300 |
| Undivided Profits | 407 | 472 |
| Deposits | 5,572 | 7,263 |
| Loans & Discounts | 3,767 | 5,524 |
| Cash & Due from Banks | 194 | 293 |
| Investment Securities | 2,661 | 1,848 |
| TOTAL ASSETS | 6,755 | 8,267 |

## CEREDO, FIRST BANK OF CEREDO

President, Floyd H. Stark — Cashier, J. Richard Stark

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 652 | 652 |
| Surplus | 3,739 | 3,739 |
| Undivided Profits | 2,551 | 2,504 |
| Deposits | 87,038 | 86,104 |
| Loans & Discounts | 50,680 | 64,778 |
| Cash & Due from Banks | 11,048 | 13,131 |
| Investment Securities | 25,512 | 11,891 |
| TOTAL ASSETS | 98,709 | 97,250 |

## CHAPMANVILLE, BANK OF CHAPMANVILLE

President, Joann Farmer — Cashier, Travella Younce

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 600 | 600 |
| Surplus | 450 | 600 |
| Undivided Profits | 899 | 932 |
| Deposits | 12,903 | 15,600 |
| Loans & Discounts | 7,421 | 9,317 |
| Cash & Due from Banks | 1,103 | 863 |
| Investment Securities | 5,681 | 5,774 |
| TOTAL ASSETS | 15,238 | 17,924 |

## CHARLESTON, AMERIBANK, CHARLESTON

President, James M. Sutton — Cashier, Sheila Derreberry

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 302 | 303 |
| Surplus | 523 | 523 |
| Undivided Profits | 462 | 512 |
| Deposits | 9,101 | 9,222 |
| Loans & Discounts | 6,057 | 7,002 |
| Cash & Due from Banks | 833 | 962 |
| Investment Securities | 1,013 | 1,650 |
| TOTAL ASSETS | 10,495 | 11,165 |

## CHARLESTON, BANK OF WEST VIRGINIA

President, Thomas E. Neal

Cashier, C. D. Mason, Jr.

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 512 | 512 |
| Surplus | 3,000 | 3,000 |
| Undivided Profits | 7,979 | 8,805 |
| Deposits | 105,731 | 104,772 |
| Loans & Discounts | 57,168 | 68,669 |
| Cash & Due from Banks | 4,592 | 4,671 |
| Investment Securities | 49,236 | 39,669 |
| TOTAL ASSETS | 119,543 | 120,345 |

## CHARLESTON, SOUTH HILLS BANK

President, Larry L. Dawson

Cashier, Rodger T. Nelson

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 350 | 871 |
| Surplus | 350 | 693 |
| Undivided Profits | 1,361 | 1,330 |
| Deposits | 22,857 | 24,986 |
| Loans & Discounts | 9,467 | 11,368 |
| Cash & Due from Banks | 1,370 | 1,007 |
| Investment Securities | 11,889 | 12,873 |
| TOTAL ASSETS | 25,697 | 28,433 |

## CHARLES TOWN, THE BANK OF CHARLES TOWN

President, Donald S. Smith

Cashier, Donald S. Smith

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 600 | 750 |
| Surplus | 1,350 | 1,350 |
| Undivided Profits | 3,015 | 3,447 |
| Deposits | 57,786 | 66,862 |
| Loans & Discounts | 28,934 | 33,189 |
| Cash & Due from Banks | 4,706 | 3,151 |
| Investment Securities | 26,479 | 32,255 |
| TOTAL ASSETS | 63,520 | 73,212 |

## CHARLES TOWN, PEOPLES BANK OF CHARLES TOWN

President, John H. K. Christman — Cashier, Jack F. Scott

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 220 | 220 |
| Surplus | 400 | 400 |
| Undivided Profits | 2,079 | 2,362 |
| Deposits | 29,556 | 35,996 |
| Loans & Discounts | 15,656 | 21,816 |
| Cash & Due from Banks | 1,070 | 2,531 |
| Investment Securities | 10,115 | 9,737 |
| TOTAL ASSETS | 32,994 | 39,946 |

## CLARKSBURG, CLARKSBURG COMMUNITY BANK

President, David E. Brock — Cashier, Elaine Sue Dixon

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 577 | 578 |
| Surplus | 577 | 578 |
| Undivided Profits | 691 | 792 |
| Deposits | 24,856 | 27,502 |
| Loans & Discounts | 13,864 | 16,234 |
| Cash & Due from Banks | 1,034 | 1,747 |
| Investment Securities | 11,209 | 10,426 |
| TOTAL ASSETS | 26,956 | 29,621 |

## CLARKSBURG, THE LOWNDES BANK

President, John G. Hanner — Cashier, Leigh V. Shorr

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 2,996 | 2,996 |
| Surplus | 3,104 | 3,104 |
| Undivided Profits | 4,719 | 5,533 |
| Deposits | 139,163 | 143,760 |
| Loans & Discounts | 87,108 | 103,769 |
| Cash & Due from Banks | 9,122 | 12,364 |
| Investment Securities | 54,013 | 42,566 |
| TOTAL ASSETS | 165,494 | 168,656 |

## CLARKSBURG, THE OAK MOUND BANK

President, James M. Yarbrough

Cashier,

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 400 | 504 |
| Surplus | 600 | 910 |
| Undivided Profits | 366 | 444 |
| Deposits | 11,286 | 13,057 |
| Loans & Discounts | 5,824 | 7,964 |
| Cash & Due from Banks | 2,926 | 2,090 |
| Investment Securities | 3,442 | 3,078 |
| TOTAL ASSETS | 12,792 | 15,055 |

## CLAY, CLAY COUNTY BANK

President, W. Murray Smith

Cashier, J. D. Morris

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 500 | 500 |
| Surplus | 1,000 | 1,000 |
| Undivided Profits | 2,442 | 2,799 |
| Deposits | 26,069 | 26,538 |
| Loans & Discounts | 10,278 | 11,084 |
| Cash & Due from Banks | 2,839 | 1,764 |
| Investment Securities | 12,651 | 13,049 |
| TOTAL ASSETS | 30,268 | 31,103 |

## CLENDENIN, FARMERS AND CITIZENS STATE BANK

President, David Abbott

Cashier, W. A. Settle

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 294 | 294 |
| Surplus | 276 | 276 |
| Undivided Profits | 2,058 | 2,287 |
| Deposits | 30,010 | 32,909 |
| Loans & Discounts | 12,568 | 16,644 |
| Cash & Due from Banks | 1,589 | 1,267 |
| Investment Securities | 17,233 | 15,599 |
| TOTAL ASSETS | 33,016 | 36,273 |

## CROSS LANES, THE BANK OF CROSS LANES

President, Guy Erwin — Cashier, Joslyn Truett

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 679 | 679 |
| Surplus | 295 | 295 |
| Undivided Profits | 598 | 792 |
| Deposits | 22,982 | 23,689 |
| Loans & Discounts | 16,312 | 17,221 |
| Cash & Due from Banks | 1,603 | 1,533 |
| Investment Securities | 6,105 | 7,035 |
| TOTAL ASSETS | 25,331 | 26,598 |

## DANVILLE, THE BANK OF DANVILLE

President, C. C. White — Cashier, Deborah K. Laurent

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 572 | 574 |
| Surplus | 1,042 | 1,066 |
| Undivided Profits | 4,432 | 5,052 |
| Deposits | 41,537 | 43,293 |
| Loans & Discounts | 25,052 | 27,759 |
| Cash & Due from Banks | 4,842 | 4,219 |
| Investment Securities | 16,553 | 15,909 |
| TOTAL ASSETS | 48,511 | 50,396 |

## DUNBAR, COMMUNITY BANKING & SAVINGS COMPANY

President, Bill R. Russell — Cashier, Norman M. Hamra

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 200 | 200 |
| Surplus | 410 | 410 |
| Undivided Profits | 705 | 887 |
| Deposits | 14,587 | 15,956 |
| Loans & Discounts | 7,181 | 8,228 |
| Cash & Due from Banks | 777 | 952 |
| Investment Securities | 8,017 | 8,781 |
| TOTAL ASSETS | 16,736 | 19,085 |

## ELEANOR, THE BUFFALO BANK

President, Anna Belle Brown — Cashier, Winston C. Brown

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 50 | 50 |
| Surplus | 200 | 200 |
| Undivided Profits | 2,858 | 2,223 |
| Deposits | 23,388 | 25,144 |
| Loans & Discounts | 13,525 | 18,061 |
| Cash & Due from Banks | 1,243 | 1,073 |
| Investment Securities | 10,604 | 7,932 |
| TOTAL ASSETS | 25,949 | 27,918 |

## ELKINS, DAVIS TRUST COMPANY

President, Ralph E. Wilmoth — Cashier, Robert N. Skinner

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 2,000 | 2,000 |
| Surplus | 1,000 | 2,000 |
| Undivided Profits | 1,996 | 1,436 |
| Deposits | 57,050 | 62,632 |
| Loans & Discounts | 28,764 | 33,896 |
| Cash & Due from Banks | 1,844 | 2,104 |
| Investment Securities | 22,098 | 22,732 |
| TOTAL ASSETS | 62,611 | 68,740 |

## ELIZABETH, WIRT COUNTY BANK

President, Noble G. Busch — Cashier, Larry W. Sullivan

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 200 | 200 |
| Surplus | 1,000 | 1,000 |
| Undivided Profits | 763 | 939 |
| Deposits | 13,531 | 14,088 |
| Loans & Discounts | 6,157 | 6,875 |
| Cash & Due from Banks | 726 | 1,007 |
| Investment Securities | 7,131 | 7,116 |
| TOTAL ASSETS | 15,593 | 16,332 |

## FAIRMONT, THE SECURITY BANK

President, Joseph Harris — Cashier, Bernard F. Vingle

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 100 | 100 |
| Surplus | 100 | 100 |
| Undivided Profits | 592 | 591 |
| Deposits | 9,123 | 9,957 |
| Loans & Discounts | 4,750 | 4,853 |
| Cash & Due from Banks | 362 | 327 |
| Investment Securities | 2,300 | 2,015 |
| TOTAL ASSETS | 10,805 | 9,957 |

## FAIRVIEW, THE BANK OF WADESTOWN

President, Brian K. Wilson — Cashier, Craig E. Morris

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 100 | 100 |
| Surplus | 500 | 500 |
| Undivided Profits | 954 | 1,079 |
| Deposits | 17,748 | 20,047 |
| Loans & Discounts | 4,102 | 5,422 |
| Cash & Due from Banks | 1,813 | 1,963 |
| Investment Securities | 10,740 | 12,544 |
| TOTAL ASSETS | 19,904 | 22,504 |

## FOLLANSBEE, BANK OF FOLLANSBEE

President, Jeffrey G. Quillen — Cashier, Jeffrey G. Quillen

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 50 | 50 |
| Surplus | 150 | 150 |
| Undivided Profits | 707 | 771 |
| Deposits | 7,564 | 9,014 |
| Loans & Discounts | 2,986 | 4,405 |
| Cash & Due from Banks | 391 | 719 |
| Investment Securities | 4,679 | 4,466 |
| TOTAL ASSETS | 8,595 | 10,110 |

## FRANKLIN, PENDLETON COUNTY BANK

President, Richard Homan

Cashier, Wilmer E. Botkin

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 75 | 75 |
| Surplus | 750 | 750 |
| Undivided Profits | 3,841 | 4,464 |
| Deposits | 40,375 | 43,928 |
| Loans & Discounts | 20,711 | 23,258 |
| Cash & Due from Banks | 1,293 | 1,165 |
| Investment Securities | 18,444 | 19,678 |
| TOTAL ASSETS | 45,401 | 49,811 |

## GASSAWAY, BANK OF GASSAWAY

President, Harry L. Wright

Cashier, Jimmy H. McQuain

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 1,000 | 1,000 |
| Surplus | 2,000 | 2,000 |
| Undivided Profits | 2,659 | 3,148 |
| Deposits | 39,962 | 41,318 |
| Loans & Discounts | 18,362 | 18,012 |
| Cash & Due from Banks | 2,529 | 2,147 |
| Investment Securities | 23,201 | 24,591 |
| TOTAL ASSETS | 46,236 | 48,069 |

## GILBERT, GILBERT BANK AND TRUST COMPANY

President, Carl B. Lambert, Jr.

Cashier, Janice Miller

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 450 | 450 |
| Surplus | 1,300 | 1,300 |
| Undivided Profits | 2,380 | 3,160 |
| Deposits | 45,717 | 51,813 |
| Loans & Discounts | 21,600 | 26,662 |
| Cash & Due from Banks | 2,828 | 3,455 |
| Investment Securities | 22,979 | 21,527 |
| TOTAL ASSETS | 51,458 | 57,761 |

## GLENVILLE, KANAWHA UNION BANK

President, Jack V. Stalnaker — Cashier, Martha L. Harold

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 480 | 100 |
| Surplus | 1,020 | 4,000 |
| Undivided Profits | 4,876 | 2,397 |
| Deposits | 51,353 | 55,933 |
| Loans & Discounts | 28,081 | 32,675 |
| Cash & Due from Banks | 3,823 | 2,022 |
| Investment Securities | 22,356 | 19,736 |
| TOTAL ASSETS | 59,576 | 64,987 |

## GRAFTON, THE BLUEVILLE BANK OF GRAFTON

President, Glen Harmon — Cashier, Karen J. Keener

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 1,624 | 1,784 |
| Surplus | 1,220 | 1,220 |
| Undivided Profits | 1,770 | 1,796 |
| Deposits | 54,992 | 59,314 |
| Loans & Discounts | 36,849 | 42,950 |
| Cash & Due from Banks | 4,113 | 3,296 |
| Investment Securities | 17,711 | 14,713 |
| TOTAL ASSETS | 61,358 | 65,609 |

## GRANTSVILLE, THE CALHOUN COUNTY BANK

President, Donald W. Morris — Cashier, Glen V. Fowler

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 304 | 304 |
| Surplus | 529 | 529 |
| Undivided Profits | 2,173 | 2,274 |
| Deposits | 34,755 | 36,632 |
| Loans & Discounts | 22,987 | 23,754 |
| Cash & Due from Banks | 1,080 | 1,855 |
| Investment Securities | 10,010 | 11,961 |
| TOTAL ASSETS | 38,025 | 40,193 |

## GREENVILLE, BANK OF GREENVILLE

President, Harold G. Dowdy

Cashier, Curtis Ballard

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 48 | 48 |
| Surplus | 220 | 220 |
| Undivided Profits | 341 | 355 |
| Deposits | 5,888 | 6,368 |
| Loans & Discounts | 3,375 | 3,791 |
| Cash & Due from Banks | 443 | 390 |
| Investment Securities | 2,132 | 2,275 |
| TOTAL ASSETS | 6,497 | 6,991 |

## HARMAN, THE STOCKMAN BANK OF HARMAN

President, Doan Harman

Cashier, Gary R. Cooper

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 25 | 25 |
| Surplus | 200 | 200 |
| Undivided Profits | 595 | 684 |
| Deposits | 5,147 | 5,660 |
| Loans & Discounts | 3,391 | 3,882 |
| Cash & Due from Banks | 1,094 | 1,247 |
| Investment Securities | 1,029 | 921 |
| TOTAL ASSETS | 5,970 | 6,568 |

## HARRISVILLE, THE UNION BANK OF HARRISVILLE

President, H. G. Hardbarger

Cashier, Enos E. McDougal

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 400 | 400 |
| Surplus | 1,000 | 1,000 |
| Undivided Profits | 1,742 | 1,892 |
| Deposits | 25,599 | 28,334 |
| Loans & Discounts | 12,023 | 14,249 |
| Cash & Due from Banks | 2,126 | 2,354 |
| Investment Securities | 13,572 | 12,394 |
| TOTAL ASSETS | 29,902 | 32,700 |

## HUNDRED, BANK OF HUNDRED

President, C. C. Spitznogle — Cashier, Donald C. Clovis

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 100 | 100 |
| Surplus | 700 | 700 |
| Undivided Profits | 2,379 | 2,732 |
| Deposits | 19,734 | 21,422 |
| Loans & Discounts | 7,239 | 7,689 |
| Cash & Due from Banks | 1,280 | 1,063 |
| Investment Securities | 12,281 | 14,676 |
| TOTAL ASSETS | 23,349 | 25,292 |

## HUNTINGTON, HUNTINGTON TRUST AND SAVINGS BANK

President, L. Thomas Bulla — Cashier, R. L. Hardwick

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 750 | 750 |
| Surplus | 2,000 | 2,000 |
| Undivided Profits | 3,522 | 4,157 |
| Deposits | 71,815 | 74,898 |
| Loans & Discounts | 42,610 | 51,977 |
| Cash & Due from Banks | 5,770 | 9,787 |
| Investment Securities | 30,824 | 24,908 |
| TOTAL ASSETS | 82,945 | 90,208 |

## HUNTINGTON, THE SECURITY BANK OF HUNTINGTON

President, Robert H. Beymer — Cashier, David P. Reed

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 700 | 550 |
| Surplus | 1,700 | 1,850 |
| Undivided Profits | 4,459 | 5,019 |
| Deposits | 105,892 | 102,827 |
| Loans & Discounts | 62,720 | 64,912 |
| Cash & Due from Banks | 9,542 | 7,892 |
| Investment Securities | 43,868 | 37,561 |
| TOTAL ASSETS | 123,244 | 118,738 |

## HUNTINGTON, THE TWENTIETH STREET BANK

President, B. C. McGinnis, III — Cashier, C. E. Fry

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 1,500 | 1,500 |
| Surplus | 7,500 | 7,500 |
| Undivided Profits | 2,985 | 2,786 |
| Deposits | 131,965 | 136,135 |
| Loans & Discounts | 44,499 | 52,669 |
| Cash & Due from Banks | 11,999 | 9,422 |
| Investment Securities | 79,188 | 80,954 |
| TOTAL ASSETS | 150,113 | 152,511 |

## HURRICANE, PUTNAM COUNTY BANK

President, Jack R. Wilson — Cashier, Gary Sargent

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 300 | 300 |
| Surplus | 1,000 | 1,000 |
| Undivided Profits | 5,860 | 6,735 |
| Deposits | 80,587 | 91,994 |
| Loans & Discounts | 35,284 | 38,852 |
| Cash & Due from Banks | 6,890 | 7,806 |
| Investment Securities | 41,165 | 45,212 |
| TOTAL ASSETS | 88,252 | 100,352 |

## IAEGER, THE BANK OF IAEGER

President, A. J. Signaigo — Cashier, Donald P. Morgan

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 500 | 500 |
| Surplus | 1,000 | 1,000 |
| Undivided Profits | 3,680 | 4,273 |
| Deposits | 22,207 | 21,861 |
| Loans & Discounts | 5,448 | 5,949 |
| Cash & Due from Banks | 2,063 | 920 |
| Investment Securities | 18,648 | 19,970 |
| TOTAL ASSETS | 27,584 | 27,685 |

## KEYSER, FARMERS AND MERCHANTS BANK OF KEYSER

President, Harlan Bell — Cashier, Glen A. Ryan

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 1,287 | 1,287 |
| Surplus | 1,091 | 1,091 |
| Undivided Profits | 2,045 | 2,155 |
| Deposits | 44,664 | 47,674 |
| Loans & Discounts | 22,717 | 23,908 |
| Cash & Due from Banks | 2,164 | 2,599 |
| Investment Securities | 20,774 | 21,220 |
| TOTAL ASSETS | 49,710 | 52,945 |

## LAVALETTE, LAVALETTE STATE BANK

President, Auxier L. Marcum — Cashier, Lois A. Booten

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 570 | 570 |
| Surplus | 428 | 427 |
| Undivided Profits | 436 | 429 |
| Deposits | 9,469 | 11,151 |
| Loans & Discounts | 2,168 | 4,032 |
| Cash & Due from Banks | 393 | 751 |
| Investment Securities | 6,832 | 6,893 |
| TOTAL ASSETS | 10,983 | 13,245 |

## LEWISBURG, GREENBRIER VALLEY BANK

President, Philip L. McLaughlin — Cashier, Corrine P. Grizzel

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 365 | 365 |
| Surplus | 557 | 557 |
| Undivided Profits | 2,517 | 2,979 |
| Deposits | 37,390 | 41,540 |
| Loans & Discounts | 25,306 | 28,364 |
| Cash & Due from Banks | 1,626 | 2,270 |
| Investment Securities | 12,190 | 13,009 |
| TOTAL ASSETS | 41,928 | 46,291 |

## LOGAN, LOGAN BANK & TRUST COMPANY

President, Frank H. Oakley — Cashier, Herman McCrary

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 500 | 500 |
| Surplus | 1,000 | 1,000 |
| Undivided Profits | 3,576 | 3,735 |
| Deposits | 36,358 | 37,318 |
| Loans & Discounts | 19,969 | 23,800 |
| Cash & Due from Banks | 2,380 | 2,584 |
| Investment Securities | 15,641 | 13,506 |
| TOTAL ASSETS | 42,045 | 43,348 |

## LOST CREEK, THE HARRISON COUNTY BANK

President, Issac H. Maxwell — Cashier, Carol Ann Nay

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 160 | 160 |
| Surplus | 900 | 900 |
| Undivided Profits | 1,476 | 1,997 |
| Deposits | 23,443 | 25,775 |
| Loans & Discounts | 10,697 | 13,257 |
| Cash & Due from Banks | 2,132 | 2,332 |
| Investment Securities | 11,387 | 10,961 |
| TOTAL ASSETS | 26,236 | 29,259 |

## MAN, THE BANK OF MAN

President, Gary Ellis — Cashier, Linda Dickerson

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 225 | 225 |
| Surplus | 400 | 400 |
| Undivided Profits | 3,980 | 4,536 |
| Deposits | 37,933 | 39,833 |
| Loans & Discounts | 14,530 | 15,070 |
| Cash & Due from Banks | 3,453 | 4,146 |
| Investment Securities | 19,611 | 24,049 |
| TOTAL ASSETS | 43,903 | 46,115 |

## MANNINGTON, FIRST EXCHANGE BANK

President, A. Dale Poling — Cashier, Gerald C. Snider

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 100 | 100 |
| Surplus | 1,100 | 1,400 |
| Undivided Profits | 1,163 | 1,264 |
| Deposits | 30,162 | 33,976 |
| Loans & Discounts | 16,107 | 18,909 |
| Cash & Due from Banks | 1,313 | 1,387 |
| Investment Securities | 12,024 | 13,631 |
| TOTAL ASSETS | 32,951 | 37,265 |

## MARLINTON, BANK OF MARLINTON

President, William W. Harper — Cashier, Melvin Lee Anderson

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 200 | 200 |
| Surplus | 300 | 300 |
| Undivided Profits | 2,204 | 2,570 |
| Deposits | 25,244 | 27,345 |
| Loans & Discounts | 8,428 | 9,224 |
| Cash & Due from Banks | 1,946 | 1,363 |
| Investment Securities | 15,890 | 19,068 |
| TOTAL ASSETS | 28,450 | 30,831 |

## MARTINSBURG, MERCHANTS & FARMERS BANK

President, John L. Nadenbousch — Cashier, E. L. Weidman, Jr.

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 800 | 800 |
| Surplus | 1,000 | 1,000 |
| Undivided Profits | 958 | 1,274 |
| Deposits | 37,769 | 40,732 |
| Loans & Discounts | 14,344 | 19,377 |
| Cash & Due from Banks | 3,081 | 2,656 |
| Investment Securities | 18,450 | 18,815 |
| TOTAL ASSETS | 41,088 | 44,364 |

## McMECHEN, THE BANK OF McMECHEN

President, W. G. Summers — Cashier, Linda Miller

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 594 | 594 |
| Surplus | 300 | 300 |
| Undivided Profits | 551 | 769 |
| Deposits | 16,679 | 17,398 |
| Loans & Discounts | 6,792 | 7,597 |
| Cash & Due from Banks | 828 | 976 |
| Investment Securities | 9,800 | 9,752 |
| TOTAL ASSETS | 18,484 | 19,291 |

## MIDDLEBOURNE, UNION BANK OF TYLER COUNTY

President, Gary R. Davis — Cashier, Patricia G. Mason

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 100 | 144 |
| Surplus | 150 | 739 |
| Undivided Profits | 1,305 | 1,645 |
| Deposits | 15,089 | 26,772 |
| Loans & Discounts | 6,681 | 15,349 |
| Cash & Due from Banks | 984 | 1,291 |
| Investment Securities | 7,137 | 10,146 |
| TOTAL ASSETS | 16,831 | 29,824 |

## MILL CREEK, BANK OF MILL CREEK

President, James E. Wallace — Cashier, Andrew T. Doig

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 100 | 100 |
| Surplus | 200 | 200 |
| Undivided Profits | 1,018 | 1,144 |
| Deposits | 16,063 | 17,451 |
| Loans & Discounts | 8,234 | 9,463 |
| Cash & Due from Banks | 2,363 | 2,022 |
| Investment Securities | 6,953 | 6,303 |
| TOTAL ASSETS | 18,032 | 19,614 |

## MILTON, BANK OF MILTON

President, Harold E. Jackson — Cashier, Katherine C. Windsor

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 500 | 1,000 |
| Surplus | 1,000 | 1,000 |
| Undivided Profits | 3,350 | 3,296 |
| Deposits | 36,453 | 40,246 |
| Loans & Discounts | 20,632 | 23,188 |
| Cash & Due from Banks | 3,330 | 4,846 |
| Investment Securities | 14,710 | 15,223 |
| TOTAL ASSETS | 41,993 | 46,236 |

## MILTON, MILTON TRI—COUNTY BANK

President, Darreli Clagg — Cashier, Larry Stark

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 400 | 414 |
| Surplus | 200 | 243 |
| Undivided Profits | (123) | (371) |
| Deposits | 6,155 | 6,194 |
| Loans & Discounts | 4,656 | 4,503 |
| Cash & Due from Banks | 831 | 730 |
| Investment Securities | 400 | 391 |
| TOTAL ASSETS | 6,742 | 6,652 |

## MORGANTOWN, CITIZENS INDUSTRIAL FINANCING CORPORATION

President, James R. Camp — Cashier, Joseph Camp

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 200 | 200 |
| Surplus | 1,000 | 1,000 |
| Undivided Profits | 866 | 1,110 |
| Deposits | 11,892 | 14,557 |
| Loans & Discounts | 11,649 | 14,447 |
| Cash & Due from Banks | 991 | 1,327 |
| Investment Securities | 972 | 948 |
| TOTAL ASSETS | 14,535 | 17,460 |

## MORGANTOWN, FARMERS & MERCHANTS BANK

President, Herald R. Baughmann — Cashier, Gary Bebout

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 1,999 | 1,999 |
| Surplus | 3,544 | 3,462 |
| Undivided Profits | 3,529 | 4,885 |
| Deposits | 120,617 | 125,347 |
| Loans & Discounts | 59,446 | 73,438 |
| Cash & Due from Banks | 9,862 | 12,071 |
| Investment Securities | 58,548 | 59,596 |
| TOTAL ASSETS | 147,745 | 163,062 |

## MOUNDSVILLE, MERCANTILE BANKING AND TRUST COMPANY

President, C. Michael Blair — Cashier, Dale D. Knutsen, Jr.

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 2,000 | 2,000 |
| Surplus | 1,100 | 1,100 |
| Undivided Profits | 3,606 | 4,145 |
| Deposits | 68,538 | 72,964 |
| Loans & Discounts | 27,963 | 32,041 |
| Cash & Due from Banks | 2,623 | 2,009 |
| Investment Securities | 38,689 | 38,513 |
| TOTAL ASSETS | 76,287 | 81,317 |

## MOUNT HOPE, BANK OF MOUNT HOPE

President, Alan Susman — Cashier, Donald G. Mitchell

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 1,205 | 1,205 |
| Surplus | 1,165 | 1,165 |
| Undivided Profits | (549) | (929) |
| Deposits | 23,534 | 22,143 |
| Loans & Discounts | 12,395 | 13,164 |
| Cash & Due from Banks | 1,321 | 1,351 |
| Investment Securities | 8,455 | 6,319 |
| TOTAL ASSETS | 26,376 | 24,507 |

## MULLENS, THE PEOPLES BANK OF MULLENS

President, William A. Davis — Cashier, Charles W. Burdiss

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 1,200 | 1,200 |
| Surplus | 1,200 | 1,200 |
| Undivided Profits | 3,582 | 4,303 |
| Deposits | 61,022 | 66,117 |
| Loans & Discounts | 19,927 | 23,317 |
| Cash & Due from Banks | 1,803 | 2,039 |
| Investment Securities | 40,134 | 42,024 |
| TOTAL ASSETS | 68,229 | 74,170 |

## NAUGATUCK, BANK OF MINGO

President, H. K. White — Cashier, Nadine Mitchell

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 400 | 400 |
| Surplus | 400 | 400 |
| Undivided Profits | 715 | 1,026 |
| Deposits | 15,486 | 19,867 |
| Loans & Discounts | 7,208 | 9,198 |
| Cash & Due from Banks | 2,102 | 1,492 |
| Investment Securities | 6,695 | 9,119 |
| TOTAL ASSETS | 17,166 | 21,988 |

## NEWELL, NORTHERN HANCOCK BANK & TRUST COMPANY

President, Basil J. Mangano — Cashier, Ray O. Jenkins

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 375 | 375 |
| Surplus | 200 | 200 |
| Undivided Profits | 229 | 235 |
| Deposits | 8,157 | 9,289 |
| Loans & Discounts | 5,084 | 6,017 |
| Cash & Due from Banks | 329 | 934 |
| Investment Securities | 1,749 | 1,498 |
| TOTAL ASSETS | 9,024 | 10,165 |

## NEW HAVEN, MASON COUNTY BANK

President, C. R. Ord — Cashier, Randy Van Meter

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 250 | 250 |
| Surplus | 300 | 300 |
| Undivided Profits | 949 | 1,222 |
| Deposits | 14,954 | 15,519 |
| Loans & Discounts | 4,287 | 4,905 |
| Cash & Due from Banks | 1,111 | 1,329 |
| Investment Securities | 9,328 | 10,139 |
| TOTAL ASSETS | 16,567 | 17,407 |

## NEW MARTINSVILLE, THE NEW MARTINSVILLE BANK

President, J. Wells Eakin — Cashier, John J. Stoflinsky

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 150 | 150 |
| Surplus | 350 | 350 |
| Undivided Profits | 1,474 | 1,256 |
| Deposits | 22,780 | 21,855 |
| Loans & Discounts | 12,396 | 14,583 |
| Cash & Due from Banks | 2,018 | 1,493 |
| Investment Securities | 9,243 | 6,781 |
| TOTAL ASSETS | 25,061 | 23,918 |

## OAK HILL, NEW RIVER BANKING AND TRUST COMPANY

President, N. M. Steen — Cashier, Georgia Wallace

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 480 | 480 |
| Surplus | 1,332 | 5,000 |
| Undivided Profits | 4,068 | 1,400 |
| Deposits | 51,725 | 57,087 |
| Loans & Discounts | 22,299 | 24,711 |
| Cash & Due from Banks | 2,530 | 4,450 |
| Investment Securities | 28,621 | 30,000 |
| TOTAL ASSETS | 58,787 | 65,177 |

## OCEANA, THE BANK OF OCEANA

President, W. C. Lugar — Cashier, D. R. Anderson

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 300 | 300 |
| Surplus | 467 | 467 |
| Undivided Profits | 3,070 | 3,408 |
| Deposits | 24,663 | 28,730 |
| Loans & Discounts | 10,593 | 14,338 |
| Cash & Due from Banks | 1,914 | 1,940 |
| Investment Securities | 8,261 | 10,804 |
| TOTAL ASSETS | 29,397 | 33,320 |

## PADEN CITY, THE BANK OF PADEN CITY

President, David L. Mendenhall — Cashier. William E. Vaughn

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 300 | 300 |
| Surplus | 300 | 504 |
| Undivided Profits | 739 | 694 |
| Deposits | 13,099 | 15,105 |
| Loans & Discounts | 7,997 | 9,811 |
| Cash & Due from Banks | 677 | 1,686 |
| Investment Securities | 2,933 | 3,116 |
| TOTAL ASSETS | 14,607 | 16,774 |

## PARKERSBURG, BANK OF LUBECK

President, Marvin J. Thomas — Cashier, Robert D. Burnett, Jr.

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 500 | 500 |
| Surplus | 250 | 250 |
| Undivided Profits | 366 | 389 |
| Deposits | 8,413 | 10,555 |
| Loans & Discounts | 5,238 | 6,238 |
| Cash & Due from Banks | 474 | 532 |
| Investment Securities | 3,050 | 4,199 |
| TOTAL ASSETS | 9,925 | 11,823 |

## PARKERSBURG, COMMERCIAL BANKING AND TRUST COMPANY

President, W. E. Mildren, Jr. — Cashier, Wayne F. Lee

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 125 | 125 |
| Surplus | 4,025 | 4,025 |
| Undivided Profits | 1,860 | 2,442 |
| Deposits | 76,905 | 72,479 |
| Loans & Discounts | 44,564 | 48,587 |
| Cash & Due from Banks | 7,799 | 6,480 |
| Investment Securities | 29,131 | 25,167 |
| TOTAL ASSETS | 88,852 | 84,319 |

## PARKERSBURG, COMMUNITY BANK OF PARKERSBURG

President, Cline A. Knotts — Cashier, Eugene C. Roush

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 500 | 500 |
| Surplus | 700 | 700 |
| Undivided Profits | 1,731 | 1,905 |
| Deposits | 32,900 | 33,339 |
| Loans & Discounts | 15,660 | 21,763 |
| Cash & Due from Banks | 7,145 | 8,143 |
| Investment Securities | 10,413 | 6,570 |
| TOTAL ASSETS | 37,015 | 38,171 |

## PARKERSBURG, MOUNTAIN STATE BANK

President, Donald L. Taylor — Cashier, Robert E. Coen

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 525 | 525 |
| Surplus | 1,000 | 1,000 |
| Undivided Profits | 1,770 | 2,044 |
| Deposits | 40,592 | 44,851 |
| Loans & Discounts | 22,579 | 25,461 |
| Cash & Due from Banks | 2,175 | 3,130 |
| Investment Securities | 13,307 | 15,966 |
| TOTAL ASSETS | 44,341 | 48,939 |

## PARKERSBURG, PARKERSBURG INDUSTRIAL FINANCING CORPORATION

President, E. C. Hartman, Jr. — Cashier, Stewart D. Walkup

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 119 | 119 |
| Surplus | 175 | 175 |
| Undivided Profits | 416 | 353 |
| Deposits | 2,519 | 2,341 |
| Loans & Discounts | 2,152 | 2,262 |
| Cash & Due from Banks | 288 | 295 |
| Investment Securities | 243 | 150 |
| TOTAL ASSETS | 3,370 | 3,113 |

## PARKERSBURG, UNITED BANK, INC.

President, Steven E. Wilson — Cashier, Jennie S. Singer

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | | 50 |
| Surplus | Not | 550 |
| Undivided Profits | Chartered | 73 |
| Deposits | in 1983 | 7,259 |
| Loans & Discounts | | 4,948 |
| Cash & Due from Banks | | 156 |
| Investment Securities | | 1 |
| TOTAL ASSETS | | 8,268 |

## PARKERSBURG, WOOD COUNTY BANK

President, William Crites — Cashier, K. D. Williams

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 3,266 | 3,266 |
| Surplus | 998 | 679 |
| Undivided Profits | 112 | -0- |
| Deposits | 72,939 | 80,672 |
| Loans & Discounts | 50,124 | 52,446 |
| Cash & Due from Banks | 4,338 | 5,019 |
| Investment Securities | 23,992 | 26,177 |
| TOTAL ASSETS | 81,579 | 87,439 |

## PENNSBORO, THE COMMUNITY BANK

President, Wilson Davis — Cashier, Patty S. Spitz

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 200 | 200 |
| Surplus | 200 | 200 |
| Undivided Profits | 818 | 832 |
| Deposits | 15,615 | 16,590 |
| Loans & Discounts | 5,010 | 5,372 |
| Cash & Due from Banks | 751 | 662 |
| Investment Securities | 10,711 | 10,685 |
| TOTAL ASSETS | 17,192 | 18,044 |

## PETERSBURG, THE GRANT COUNTY BANK

President, George B. Moomau — Cashier, Shirley Yokum

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 500 | 500 |
| Surplus | 1,000 | 1,000 |
| Undivided Profits | 3,217 | 3,906 |
| Deposits | 39,338 | 43,442 |
| Loans & Discounts | 22,399 | 26,184 |
| Cash & Due from Banks | 1,667 | 1,683 |
| Investment Securities | 18,651 | 19,685 |
| TOTAL ASSETS | 44,751 | 49,674 |

## PETERSBURG, POTOMAC VALLEY BANK

President, George B. Halterman — Cashier, John McDonald

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 275 | 275 |
| Surplus | 1,000 | 1,000 |
| Undivided Profits | 2,085 | 2,422 |
| Deposits | 35,049 | 36,944 |
| Loans & Discounts | 14,355 | 15,546 |
| Cash & Due from Banks | 1,457 | 1,208 |
| Investment Securities | 21,495 | 21,346 |
| TOTAL ASSETS | 38,977 | 41,141 |

## PHILIPPI, BARBOUR COUNTY BANK

President, William O. Lantz — Cashier, W. J. Wright

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 320 | 320 |
| Surplus | 1,000 | 1,000 |
| Undivided Profits | 1,030 | 1,417 |
| Deposits | 27,478 | 29,813 |
| Loans & Discounts | 11,982 | 14,127 |
| Cash & Due from Banks | 1,612 | 1,294 |
| Investment Securities | 15,851 | 16,432 |
| TOTAL ASSETS | 30,408 | 32,793 |

## PINEVILLE, FIRST COMMUNITY BANK - CASTLE ROCK

President, Jimmy R. Lester — Cashier, James G. Brooks

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 1,000 | 1,000 |
| Surplus | 1,000 | 1,000 |
| Undivided Profits | 3,812 | 4,001 |
| Deposits | 45,588 | 48,188 |
| Loans & Discounts | 31,103 | 38,924 |
| Cash & Due from Banks | 2,248 | 3,987 |
| Investment Securities | 16,393 | 8,797 |
| TOTAL ASSETS | 52,457 | 55,709 |

## POINT PLEASANT, THE PEOPLES BANK OF POINT PLEASANT

President, Vitus Hartley, Jr. — Cashier, Jeanne M. Barney

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 1,181 | 1,185 |
| Surplus | 1,542 | 1,555 |
| Undivided Profits | 1,421 | 2,015 |
| Deposits | 28,049 | 30,002 |
| Loans & Discounts | 16,868 | 19,806 |
| Cash & Due from Banks | 1,155 | 1,176 |
| Investment Securities | 13,217 | 13,400 |
| TOTAL ASSETS | 32,959 | 36,031 |

## PRINCETON, FIRST COMMUNITY BANK, INC.

President, Owen R. Griffith, Jr. — Cashier, John C. Spracher

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 2,619 | 2,619 |
| Surplus | 3,729 | 3,729 |
| Undivided Profits | 3,747 | 1,904 |
| Deposits | 130,166 | 121,230 |
| Loans & Discounts | 75,866 | 89,096 |
| Cash & Due from Banks | 14,833 | 12,545 |
| Investment Securities | 47,958 | 31,344 |
| TOTAL ASSETS | 149,786 | 141,899 |

## PRINCETON, MERCER COUNTY BANK

President, J. W. Thompson — Cashier, Fred McKenzie

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 500 | 500 |
| Surplus | 716 | 716 |
| Undivided Profits | 5,111 | 5,545 |
| Deposits | 77,932 | 87,952 |
| Loans & Discounts | 29,314 | 34,841 |
| Cash & Due from Banks | 5,431 | 4,648 |
| Investment Securities | 40,365 | 45,261 |
| TOTAL ASSETS | 86,798 | 96,554 |

## RAINELLE, FIRST STATE BANK & TRUST

President, Carlin K. Harmon — Cashier, Virginia Minter

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 240 | 240 |
| Surplus | 400 | 400 |
| Undivided Profits | 2,158 | 2,536 |
| Deposits | 19,924 | 21,554 |
| Loans & Discounts | 7,508 | 9,482 |
| Cash & Due from Banks | 1,734 | 1,295 |
| Investment Securities | 13,382 | 13,419 |
| TOTAL ASSETS | 23,510 | 24,989 |

## RANSON, BLAKELEY BANK AND TRUST COMPANY

President, Jack R. Huyett — Cashier, Jack R. Huyett

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 1,162 | 1,162 |
| Surplus | 516 | 516 |
| Undivided Profits | 1,155 | 1,520 |
| Deposits | 25,866 | 28,213 |
| Loans & Discounts | 19,274 | 22,344 |
| Cash & Due from Banks | 1,481 | 2,343 |
| Investment Securities | 6,495 | 5,629 |
| TOTAL ASSETS | 29,099 | 31,817 |

## RAVENSWOOD, JACKSON COUNTY BANK

President, Bruce E. Bingham — Cashier, Paul W. Jarrett

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 640 | 640 |
| Surplus | 860 | 860 |
| Undivided Profits | 1,964 | 2,130 |
| Deposits | 26,452 | 28,821 |
| Loans & Discounts | 12,629 | 14,734 |
| Cash & Due from Banks | 1,487 | 2,273 |
| Investment Securities | 11,850 | 11,688 |
| TOTAL ASSETS | 30,228 | 32,773 |

## RICHWOOD, PEOPLES BANK OF RICHWOOD

President, Gary D. Austin — Cashier, Gary D. Austin

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 181 | 181 |
| Surplus | 1,100 | 1,100 |
| Undivided Profits | 420 | 790 |
| Deposits | 26,691 | 26,812 |
| Loans & Discounts | 16,377 | 19,275 |
| Cash & Due from Banks | 1,651 | 670 |
| Investment Securities | 10,361 | 8,311 |
| TOTAL ASSETS | 29,524 | 29,702 |

## RIPLEY, BANK OF RIPLEY

President, James J. Robinson — Cashier, Stevie B. Carney

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 323 | 323 |
| Surplus | 1,100 | 1,000 |
| Undivided Profits | 1,144 | 1,152 |
| Deposits | 27,018 | 28,146 |
| Loans & Discounts | 14,971 | 15,956 |
| Cash & Due from Banks | 1,737 | 2,132 |
| Investment Securities | 10,435 | 9,575 |
| TOTAL ASSETS | 30,029 | 31,114 |

## ROMNEY, THE BANK OF ROMNEY

President, M. C. Biggs — Cashier, Lawrence E. Foley

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 100 | 100 |
| Surplus | 1,500 | 1,500 |
| Undivided Profits | 936 | 1,202 |
| Deposits | 36,965 | 39,588 |
| Loans & Discounts | 23,510 | 24,780 |
| Cash & Due from Banks | 1,861 | 1,858 |
| Investment Securities | 11,409 | 12,707 |
| TOTAL ASSETS | 39,814 | 42,759 |

## ST. ALBANS, THE BANK OF ST. ALBANS

President, J. D. Williams — Cashier, C. R. Graham

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 1,336 | 1,336 |
| Surplus | 925 | 925 |
| Undivided Profits | 4,112 | 4,750 |
| Deposits | 94,729 | 100,954 |
| Loans & Discounts | 41,590 | 50,169 |
| Cash & Due from Banks | 6,090 | 4,597 |
| Investment Securities | 41,503 | 45,398 |
| TOTAL ASSETS | 101,777 | 108,676 |

## ST. MARYS, PLEASANTS COUNTY BANK

President, Leo A. Tullius — Cashier, J. Marlene Medley

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 438 | 500 |
| Surplus | 650 | 800 |
| Undivided Profits | 890 | 966 |
| Deposits | 28,912 | 27,229 |
| Loans & Discounts | 10,509 | 11,293 |
| Cash & Due from Banks | 1,790 | 1,522 |
| Investment Securities | 14,373 | 12,049 |
| TOTAL ASSETS | 31,386 | 30,067 |

## SHEPHERDSTOWN, JEFFERSON SECURITY BANK

President, W. E. Knode, Jr. — Cashier, Denver L. Hipp

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 240 | 240 |
| Surplus | 750 | 750 |
| Undivided Profits | 1,165 | 1,472 |
| Deposits | 23,028 | 28,461 |
| Loans & Discounts | 14,846 | 18,017 |
| Cash & Due from Banks | 1,321 | 1,945 |
| Investment Securities | 5,335 | 6,586 |
| TOTAL ASSETS | 25,523 | 31,353 |

## SHINNSTON, FIRST BANK, SHINNSTON

President, Lanny D. Doerr — Cashier, Mary K. Romeo

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 400 | 400 |
| Surplus | 1,500 | 1,500 |
| Undivided Profits | 2,572 | 2,826 |
| Deposits | 52,668 | 58,857 |
| Loans & Discounts | 30,640 | 38,396 |
| Cash & Due from Banks | 5,412 | 7,080 |
| Investment Securities | 20,391 | 14,757 |
| TOTAL ASSETS | 58,991 | 64,965 |

## SISSONVILLE, BANK OF SISSONVILLE

President, James P. Bazzle — Cashier, Gary K. McClung

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 250 | 250 |
| Surplus | 250 | 250 |
| Undivided Profits | 1,130 | 1,426 |
| Deposits | 16,127 | 18,462 |
| Loans & Discounts | 8,675 | 11,266 |
| Cash & Due from Banks | 1,058 | 773 |
| Investment Securities | 11,296 | 6,508 |
| TOTAL ASSETS | 18,444 | 20,597 |

## SISTERSVILLE, FIRST-TYLER BANK & TRUST COMPANY

President, R. O. Hanlin — Cashier, Jean I. Kirkpatrick

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 200 | 200 |
| Surplus | 800 | 800 |
| Undivided Profits | 1,723 | 1,526 |
| Deposits | 10,603 | 10,565 |
| Loans & Discounts | 3,113 | 3,208 |
| Cash & Due from Banks | 912 | 737 |
| Investment Securities | 4,415 | 5,353 |
| TOTAL ASSETS | 13,466 | 13,280 |

## SOUTH CHARLESTON, THE CHEMICAL BANK & TRUST COMPANY

President, Aubrey Orcutt — Cashier, Sara K. Jarrett

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 1,525 | 1,525 |
| Surplus | 1,000 | 1,000 |
| Undivided Profits | 829 | 1,319 |
| Deposits | 47,011 | 46,389 |
| Loans & Discounts | 23,373 | 24,521 |
| Cash & Due from Banks | 3,264 | 2,882 |
| Investment Securities | 21,922 | 20,428 |
| TOTAL ASSETS | 53,242 | 54,848 |

## SOUTH CHARLESTON, 2ND AVENUE BANK OF SOUTH CHARLESTON

President, Brenda H. Robertson

Cashier, Brenda H. Robertson

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 138 | 138 |
| Surplus | 481 | 481 |
| Undivided Profits | 153 | 210 |
| Deposits | 3,889 | 4,409 |
| Loans & Discounts | 2,303 | 3,143 |
| Cash & Due from Banks | 323 | 217 |
| Investment Securities | 1,702 | 1,131 |
| TOTAL ASSETS | 4,772 | 5,347 |

## SPENCER, THE TRADERS BANK

President, Gary B. Martin

Cashier, David F. Boothe

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 450 | 900 |
| Surplus | 900 | 450 |
| Undivided Profits | 3,055 | 3,408 |
| Deposits | 52,525 | 54,697 |
| Loans & Discounts | 25,907 | 28,307 |
| Cash & Due from Banks | 2,227 | 1,797 |
| Investment Securities | 21,704 | 23,608 |
| TOTAL ASSETS | 54,255 | 60,549 |

## SUMMERSVILLE, FARMERS & MERCHANTS BANK OF SUMMERSVILLE

President, Robert E. Kamm, Jr.

Cashier, Opal Bell

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 620 | 620 |
| Surplus | 1,600 | 1,600 |
| Undivided Profits | 2,168 | 2,811 |
| Deposits | 42,812 | 46,001 |
| Loans & Discounts | 25,268 | 28,331 |
| Cash & Due from Banks | 1,442 | 2,117 |
| Investment Securities | 20,188 | 23,273 |
| TOTAL ASSETS | 53,408 | 59,748 |

## SUMMERSVILLE, NICHOLAS COUNTY BANK

President, Milton Woods, Jr. — Cashier, Kenneth Hess

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 1,100 | 1,100 |
| Surplus | 1,100 | 1,100 |
| Undivided Profits | 3,317 | 4,294 |
| Deposits | 53,293 | 58,157 |
| Loans & Discounts | 15,184 | 15,920 |
| Cash & Due from Banks | 1,664 | 2,397 |
| Investment Securities | 33,900 | 37,534 |
| TOTAL ASSETS | 59,532 | 65,367 |

## TERRA ALTA, THE TERRA ALTA BANK

President, Paul H. Whittaker — Cashier, Kenneth Frankhouser

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 143 | 143 |
| Surplus | 275 | 276 |
| Undivided Profits | 377 | 484 |
| Deposits | 11,020 | 13,925 |
| Loans & Discounts | 4,067 | 4,745 |
| Cash & Due from Banks | 736 | 1,010 |
| Investment Securities | 5,721 | 6,661 |
| TOTAL ASSETS | 11,997 | 14,996 |

## THOMAS, MINERS & MERCHANTS BANK

President, John DePollo — Cashier, Edward R. Kepner

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 135 | 135 |
| Surplus | 215 | 215 |
| Undivided Profits | 864 | 1,072 |
| Deposits | 15,675 | 16,968 |
| Loans & Discounts | 7,498 | 8,555 |
| Cash & Due from Banks | 4,488 | 4,863 |
| Investment Securities | 2,488 | 4,029 |
| TOTAL ASSETS | 16,964 | 18,483 |

## UNION, THE BANK OF MONROE

President, Ralph Mann — Cashier, Herbert L. Sarver, Jr.

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 100 | 100 |
| Surplus | 300 | 300 |
| Undivided Profits | 2,056 | 2,336 |
| Deposits | 20,905 | 22,271 |
| Loans & Discounts | 7,459 | 9,132 |
| Cash & Due from Banks | 1,278 | 1,650 |
| Investment Securities | 12,280 | 12,707 |
| TOTAL ASSETS | 24,678 | 25,407 |

## WALTON, THE POCA VALLEY BANK

President, John Kemmner — Cashier, Philip B. Robertson

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 200 | 200 |
| Surplus | 600 | 600 |
| Undivided Profits | 1,198 | 1,635 |
| Deposits | 21,765 | 23,469 |
| Loans & Discounts | 17,306 | 17,850 |
| Cash & Due from Banks | 796 | 284 |
| Investment Securities | 4,090 | 3,963 |
| TOTAL ASSETS | 24,038 | 26,192 |

## WAR, THE BANK OF WAR

President, Noah Dell 'Orso — Cashier, Haven R. Christian

| | THOUSANDS | |
|---|---|---|
| | 12-31-832 | 12-31-843 |
| Capital | 50 | 50 |
| Surplus | 500 | 500 |
| Undivided Profits | 3,340 | 3,550 |
| Deposits | 19,412 | 21,260 |
| Loans & Discounts | 4,348 | 4,940 |
| Cash & Due from Banks | 1,099 | 1,020 |
| Investment Securities | 16,897 | 16,997 |
| TOTAL ASSETS | 24,102 | 26,146 |

## WARDENSVILLE, CAPON VALLEY BANK

President, James E. Fry — Cashier, Alfred J. Ludwig

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 175 | 175 |
| Surplus | 679 | 679 |
| Undivided Profits | 1,011 | 1,158 |
| Deposits | 20,071 | 24,980 |
| Loans & Discounts | 17,030 | 19,677 |
| Cash & Due from Banks | 380 | 1,018 |
| Investment Securities | 4,344 | 5,339 |
| TOTAL ASSETS | 22,320 | 27,327 |

## WAYNE, WAYNE COUNTY BANK

President, Michael A. Herrick — Cashier, Dwight D. Russell

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 342 | 342 |
| Surplus | 412 | 412 |
| Undivided Profits | 2,861 | 3,131 |
| Deposits | 39,121 | 46,784 |
| Loans & Discounts | 15,926 | 19,732 |
| Cash & Due from Banks | 1,114 | 2,137 |
| Investment Securities | 28,000 | 33,743 |
| TOTAL ASSETS | 46,808 | 57,678 |

## WEIRTON, BANK OF WEIRTON

President, Donald R. Billham — Cashier, R. F. Petrulovich

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 800 | 1,300 |
| Surplus | 3,000 | 5,000 |
| Undivided Profits | 8,238 | 15,612 |
| Deposits | 64,754 | 109,510 |
| Loans & Discounts | 20,315 | 36,169 |
| Cash & Due from Banks | 3,802 | 3,810 |
| Investment Securities | 34,170 | 71,921 |
| TOTAL ASSETS | 77,637 | 132,977 |

## WEIRTON, CITIZENS BANK OF WEIRTON

President, Robert A. Gribben, Jr. Cashier, Arden O. Ford

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 250 | 250 |
| Surplus | 1,000 | 1,000 |
| Undivided Profits | (829) | (1,155) |
| Deposits | 26,870 | 19,791 |
| Loans & Discounts | 15,745 | 11,741 |
| Cash & Due from Banks | 1,376 | 917 |
| Investment Securities | 5,795 | 5,058 |
| TOTAL ASSETS | 27,502 | 20,042 |

## WELCH, AMERIBANK, WELCH

President, James M. Sutton Cashier, Harold L. Wright

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 240 | 240 |
| Surplus | 310 | 578 |
| Undivided Profits | 147 | 185 |
| Deposits | 3,811 | 8,909 |
| Loans & Discounts | 2,188 | 6,391 |
| Cash & Due from Banks | 518 | 672 |
| Investment Securities | 500 | 2,015 |
| TOTAL ASSETS | 4,553 | 10,,031 |

## WELLSBURG, WELLSBURG BANKING AND TRUST COMPANY

President, Laura G. Inman Cashier, Charlotte Jackson

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 100 | 100 |
| Surplus | 800 | 800 |
| Undivided Profits | 649 | 687 |
| Deposits | 12,702 | 12,753 |
| Loans & Discounts | 5,539 | 6,140 |
| Cash & Due from Banks | 2,299 | 2,338 |
| Investment Securities | 6,322 | 5,841 |
| TOTAL ASSETS | 14,709 | 14,809 |

## WESTON, THE CITIZENS BANK OF WESTON

President, Frank Cirigliano — Cashier, Martin J. Riley

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 350 | 350 |
| Surplus | 2,650 | 2,650 |
| Undivided Profits | 4,390 | 4,933 |
| Deposits | 51,882 | 58,177 |
| Loans & Discounts | 23,953 | 27,850 |
| Cash & Due from Banks | 3,924 | 5,379 |
| Investment Securities | 27,387 | 28,250 |
| TOTAL ASSETS | 63,542 | 70,241 |

## WESTOVER, THE WESTOVER BANK

President, William E. Coleman — Cashier, James Matuga

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 500 | 500 |
| Surplus | 749 | 749 |
| Undivided Profits | 1,303 | 1,446 |
| Deposits | 34,566 | 36,134 |
| Loans & Discounts | 22,188 | 26,853 |
| Cash & Due from Banks | 1,467 | 1,243 |
| Investment Securities | 12,724 | 10,200 |
| TOTAL ASSETS | 38,619 | 40,338 |

## WEST UNION, WEST UNION BANK

President, R. L. Holland — Cashier, Dennis H. Powell

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 250 | 250 |
| Surplus | 300 | 300 |
| Undivided Profits | -0- | 1,813 |
| Deposits | 17,858 | 19,801 |
| Loans & Discounts | 6,415 | 7,994 |
| Cash & Due from Banks | 617 | 834 |
| Investment Securities | 11,432 | 11,137 |
| TOTAL ASSETS | 19,978 | 22,289 |

## WHEELING, THE BANK OF WHEELING

President, Lawrence P. Finneran — Cashier, Bruce E. Wilson

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 277 | 286 |
| Surplus | 754 | 787 |
| Undivided Profits | 983 | 944 |
| Deposits | 29,091 | 31,442 |
| Loans & Discounts | 19,842 | 22,388 |
| Cash & Due from Banks | 1,941 | 2,842 |
| Investment Securities | 7,600 | 6,336 |
| TOTAL ASSETS | 31,978 | 34,649 |

## WHEELING, HALF DOLLAR TRUST AND SAVINGS BANK

President, Carlyle D. Farnsworth — Cashier, Pamela J. Hinton

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 1,398 | 1,398 |
| Surplus | 1,398 | 1,398 |
| Undivided Profits | 2,879 | 3,336 |
| Deposits | 54,871 | 58,431 |
| Loans & Discounts | 27,626 | 30,798 |
| Cash & Due from Banks | 4,708 | 5,587 |
| Investment Securities | 27,727 | 26,457 |
| TOTAL ASSETS | 62,888 | 68,556 |

## WHEELING, WHEELING DOLLAR SAVINGS & TRUST COMPANY

President, T. G. Dove — Cashier, Paul M. Limbert

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 3,822 | 3,822 |
| Surplus | 11,500 | 11,500 |
| Undivided Profits | 2,594 | 4,737 |
| Deposits | 154,721 | 157,558 |
| Loans & Discounts | 86,157 | 101,058 |
| Cash & Due from Banks | 6,171 | 7,021 |
| Investment Securities | 97,453 | 84,942 |
| TOTAL ASSETS | 202,305 | 208,433 |

## WHITE SULPHUR SPRINGS, BANK OF WHITE SULPHUR SPRINGS

President, Christopher R. Walkup — Cashier, Donald W. Murray

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 525 | 525 |
| Surplus | 275 | 275 |
| Undivided Profits | 2,429 | 2,959 |
| Deposits | 32,840 | 36,041 |
| Loans & Discounts | 25,565 | 29,581 |
| Cash & Due from Banks | 2,265 | 2,105 |
| Investment Securities | 9,198 | 8,862 |
| TOTAL ASSETS | 38,110 | 41,626 |

## WHITESVILLE, WHITESVILLE STATE BANK

President, Robert L. Milam — Cashier, Mary Trent

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 50 | 50 |
| Surplus | 200 | 200 |
| Undivided Profits | 2,742 | 3,099 |
| Deposits | 24,715 | 25,460 |
| Loans & Discounts | 11,985 | 12,782 |
| Cash & Due from Banks | 1,283 | 997 |
| Investment Securities | 12,001 | 12,203 |
| TOTAL ASSETS | 18,044 | 29,183 |

## WINFIELD, FIRST COMMUNITY BANK - WINFIELD

President, Alan Otey — Cashier, Marlene J. Hill

| | THOUSANDS | |
|---|---|---|
| | 12-31-83 | 12-31-84 |
| Capital | 260 | 260 |
| Surplus | 200 | 403 |
| Undivided Profits | (120) | (371) |
| Deposits | 4,218 | 5,001 |
| Loans & Discounts | 2,326 | 3,445 |
| Cash & Due from Banks | 462 | 546 |
| Investment Securities | 600 | 838 |
| TOTAL ASSETS | 4,601 | 5,398 |

## STATE BANK FAILURES

| Location | Name of Bank | Final Receiver | Resources | Deposits | Total Percentage Paid to Depositors | Date of Suspen-ion | Date Receiver Discharged |
|---|---|---|---|---|---|---|---|
| Auburn | Auburn Exchange Bank | Smith Hood | $ 170,357.83 | $ 129,245.33 | 62.7 | 9-6-29 | 10-13-42 |
| Benwood | Bank of Benwood | Hayes Picklesimer | 287,331.67 | 103,875.43 | 11.96 | 6-10-25 | 5-14-32 |
| Benwood | Union Bank of Benwood | John H. Hoffman | 181,167.86 | 108,352.94 | 87.5 | 2-23-32 | 10-26-44 |
| Berkeley | The Bank of Berkeley Springs | John H. Hoffman | 509,234.40 | 416,688.03 | 93.7 | 8-5-33 | 1-4-44 |
| Berkeley | The Morgan County Bank | John H. Hoffman | 242,650.00 | 175,933.98 | 102.2 | 10-31-31 | 9-14-43 |
| Beverly | Beverly Bank | John H. Hoffman | 51,029.79 | 20,562.54 | 100 | 5-25-31 | 3-6-42 |
| Blackville | The Dunkard Valley Bank | John H. Hoffman | 243,535.62 | 179,718.16 | 53.5 | 8-28-31 | 2-14-44 |
| Bluefield | Fidelity Bank and Trust | Chas. L. Williams | No Record | No Record | 84.25 | 9-22-11 | No Record |
| Bluefield | Union Bank & Trust Co. | J. A. Hern | No Record | No Record | 97.12 | 6-16-17 | No Record |
| Bruceton Mills | Bruceton Bank | John H. Hoffman | 531,629.83 | 456,607.60 | 68 | 10-14-31 | 5-3-45 |
| Buckhannon | Peoples Bank of West Virginia | Smith Hood | 892,527.33 | 654,399.62 | 51.53 | 2-5-29 | 1-22-42 |
| Burnsville | Peoples Bank of Burnsville | John I. Bender | 116,653.40 | 34,450.00 | 91 | 8-4-19 | 6-29-34 |
| Cairo | Bank of Cairo | Smith Hood | 515,204.62 | 433,841.99 | 84.4 | 9-17-29 | 2-10-42 |
| Camden on Gauley | Peoples Bank | John H. Hoffman | 120,271.21 | 79,518.33 | 40 | 7-20-31 | 1-29-45 |
| Cameron | Bank of Cameron | John H. Hoffman | 701,254.58 | 530,175.57 | 115.3 | 10-20-31 | 3-1-46 |
| Charleston | Capital City Bank | W. M. Adkins | 1,094,239.84 | None | *48 | 10-7-33 | 3-29-47 |
| Charleston | Charleston Trust Co. | W. M. Adkins | 1,618,535.95 | 1,005,907.80 | 73.39 | 5-27-33 | 3-3-47 |

| Location | Name of Bank | Final Receiver | Resources | Deposits | Total Percentage Paid to Depositors | Date of Suspen-ion | Date Receiver Discharged |
|---|---|---|---|---|---|---|---|
| Charleston | Day & Night Bank | Central Trust Co. | 954,542.82 | 747,501.74 | 100 | 7-5-19 | No Record |
| Charleston | Peoples Exchange Bank | W. M. Adkins | 642,128.82 | 278,856.00 | 85 | 8-16-33 | 3-14-47 |
| Charleston | Security Bank & Trust Co. | John H. Hoffman | 1,042,500.23 | 446,108.56 | 106.7 | 4-19-33 | 5-4-44 |
| Charles Town | Farmers Bank & Trust Co. | Federal Deposit Insurance Corp. | 1,262,325.27 | 1,172,488.24 | **85.71 | 9-1-37 | 10-18-43 |
| Circleville | Circleville Bank | John H. Hoffman | 131,209.38 | 84,477.36 | 115 | 12-29-35 | 12-7-43 |
| Clarksburg | Clarksburg Trust Co. | John H. Hoffman | 2,161,558.09 | 2,582,674.90 | 82 | 6-7-29 | 5-26-45 |
| Clarksburg. | Farmers Bank of Clarksburg | Smith Hood | 997,660.44 | 729,677.04 | 104.18 | 12-13-29 | 8-17-43 |
| Clarksburg | West Virginia Bank | John H. Hoffman | 898,400.67 | None | *20 | 1-7-34 | 6-11-45 |
| Davy | Bank of Davy | First National Bank of Welch | 204,390.21 | 134,705.77 | 83.25 | 12-14-27 | 4-7-33 |
| Elm Grove | State Bank & Trust Co. | John H. Hoffman | 1,592,983.83 | 1,043,636.43 | 106 | 1-27-33 | 11-20-45 |
| Fairmont | Citizens Dollar Savings Bank | John Henshaw | 200,700.98 | 161,752.65 | 27.75 | 3-7-15 | 10-25-44 |
| Fairmont | Monongahela Bank | Smith Hood | 732,510.03 | 477,144.17 | 53.63 | 2-21-29 | 2-10-43 |
| Fairview | Farmers & Merchants Bank | John H. Hoffman | 504,109.30 | 365,800.90 | 65 | 8-30-33 | 6-13-45 |
| Farmington | Bank of Farmington | John H. Hoffman | 402,630.30 | 337,381.21 | 83.8 | 10-8-31 | 11-30-45 |
| Fayetteville | Bank of Fayette | John H. Hoffman | 234,099.83 | 160,098.72 | 53.8 | 1-26-31 | 2-14-44 |
| Flemington | Bank of Flemington | John H. Hoffman | 190,351.04 | 122,311.23 | 47.5 | 9-26-31 | 2-10-44 |
| Franklin | Farmers Bank of Pendleton | John H. Hoffman | 633,350.69 | 457,623.04 | 84.1 | 12-20-31 | 12-7-43 |
| Franklin | The Franklin Bank | John H. Hoffman | 351,868.51 | 230,006.72 | 98.9 | 12-19-31 | 12-7-43 |
| Gauley Bridge | Bank of Gauley Bridge | John H. Hoffman | 201,349.62 | 110,323.61 | 111.5 | 7-13-33 | 2-14-44 |
| Gilbert | Bank of Gilbert | C. B. Early | 159,269.25 | 96,210.40 | 98.5 | 4-3-26 | 1-22-40 |
| Grafton | Grafton Bank | Hugh R. Warder | No Record | No Record | 78 | 1915 | No Record |
| Grafton | Merchants & Mechanics Savings Bank | John H. Hoffman | 614,726.75 | 459,784.69 | 49.8 | 10-23-29 | 10-3-44 |

| Location | Name of Bank | Final Receiver | Resources | Deposits | Total Percentage Paid to Depositors | Date of Suspen-ion | Date Receiver Discharged |
|---|---|---|---|---|---|---|---|
| Grafton | Grafton Bank & Trust Co. | John H. Hoffman | 858,706.41 | 706,017.94 | 95 | 10-10-31 | 10-3-44 |
| Grafton | The Taylor County Bank | John H. Hoffman | 479,521.60 | 364,316.84 | 58.75 | 8-18-33 | 10-3-44 |
| Grantsville | Peoples Bank of Grantsville | A. G. Mathews | 155,086.69 | 89,487.09 | 70 | 7-9-24 | 8-22-41 |
| Hamlin | Farmers & Merchants Bank | John H. Hoffman | 220,689.39 | 113,581.86 | 86.25 | 12-16-32 | 9-5-44 |
| Harpers Ferry | Bank of Harpers Ferry | John H. Hoffman | 174,277.61 | 111,900.04 | 85.3 | 6-20-33 | 5-10-43 |
| Harrisville | Peoples Bank | Commercial Banking & Trust Co., Parkersburg | 997,741.08 | 788,069.91 | 34 | 1-21-28 | 4-27-46 |
| Harrisville | Ritchie County Bank | Lester Snodgrass | No Record | No Record | 100 | 10-17-11 | No Record |
| Huntington | Cabell County Bank | O. F. Payne | 293,539.43 | 222,134.05 | 11.5 | 1-10-31 | 2-1-44 |
| Huntington | Coal Exchange Bank | F. O. Lamb | 646,872.51 | 331,987.76 | 48.85 | 10-26-28 | 12-30-41 |
| Huntington | Huntington Bank & Trust Co. | W. M. Adkins | 2,825,583.93 | 1,498,885.81 | 39.6 | 4-8-33 | 6-29-46 |
| Huntington | Metro Bank | Federal Deposit Insurance Corp. | 24,558,977.25 | 21,235,337.10 | 100 | 9-12-80 | |
| Huntington | Union Bank & Trust Co. | W. M. Adkins | 2,764,896.42 | 1,686,549.15 | 45.25 | 1-28-31 | 7-27-46 |
| Jacksonburg | Bank of Jacksonburg | Smith Hood | 101,690.52 | 48,308.25 | 101 | 6-22-29 | 9-23-38 |
| Jane Lew | Union Bank of Jane Lew | Smith Hood | 405,795.85 | 209,872.85 | 100 | 10-13-31 | 6-27-38 |
| Kermit | Kermit State Bank | Federal Deposit Insurance Corp. | 117,182.35 | 66,880.52 | 100 | 11-1-38 | 5-23-42 |
| Keyser | Peoples Bank of Keyser | John H. Hoffman | 671,170.25 | 537,225.85 | 90 | 4-27-22 | 1-19-43 |
| Kingwood | Bank of Kingwood | John H. Hoffman | 535,205.51 | 369,236.32 | 96 | 7-1-31 | 7-29-46 |
| Lewisburg | Bank of Greenbrier | E. L. Morton | 408,413.03 | 298,406.49 | 64 | 12-2-30 | 11-25-41 |
| Littleton | The Exchange Bank | B. A. Pyles | No Record | No Record | 79.2 | 7-10-13 | No Record |

| Location | Name of Bank | Final Receiver | Resources | Deposits | Total Percentage Paid to Depositors | Date of Suspen-ion | Date Receiver Discharged |
|---|---|---|---|---|---|---|---|
| Logan | Guyan Valley Bank | John H. Hoffman | 893,972.66 | None | *65.29 | 9-13-32 | 5-29-43 |
| Lumberport | Lumberport Bank | John H. Hoffman | 287,836.91 | 153,148.46 | 00 | 8-28-29 | 12-2-44 |
| Man | Merchants & Miners Bank | John H. Hoffman | 110,806.37 | 72,649.66 | 73.5 | 8-23-33 | 2-14-44 |
| Middlebourne | United Bank of Middlebourne | John H. Hoffman | 580,200.11 | 461,721.68 | 93.8 | 9-22-33 | 7-17-45 |
| Morgantown | Bank of Monongahela Valley | John H. Hoffman | 4,535,468.43 | 3,372,579.56 | 70 | 12-31-30 | 3-14-46 |
| Morgantown | Commercial Bank of Morgantown | O. H. Gall | 981,055.45 | 851,227.14 | 100 | 12-1-29 | 7-17-41 |
| Morgantown | Federal Savings & Trust Co. | John H. Hoffman | 699,205.40 | No Record | 00 | 3-12-31 | 10-4-45 |
| Morgantown | Union Bank & Trust Co. | John H. Hoffman | 865,834.46 | No Record | 00 | 3-12-31 | 10-4-45 |
| Moundsville | Mound City Bank | John H. Hoffman | 718,198.10 | 484,448.90 | 74.8 | 4-3-33 | 10-9-45 |
| Mullens | Bank of Mullens | Central Trust Co., Charleston | 744,564.17 | 592,255.22 | 18.42 | 4-20-27 | 1-15-45 |
| Parkersburg | Central Bank & Trust Co. | F. O. Lamb | 880,675.08 | 656,639.06 | 100 | 11-3-31 | 5-26-37 |
| Parsons | Tucker County Bank | FDIC | 16,081,000.00 | 15,517,000.00 | 100 | 2-3-84 | |
| Pax | Bank of Pax | John H. Hoffman | 160,025.59 | 112,139.52 | 41 | 9-4-31 | 2-14-44 |
| Pennsboro | First Citizens Bank | John H. Hoffman | 884,701.59 | 732,087.95 | 60 | 6-6-33 | 6-25-45 |
| Philippi | Peoples Bank of Philippi | John H. Hoffman | 413,484.24 | 310,232.02 | 73.8 | 11-20-29 | 2-26-45 |
| Pine Grove | Bank of Pine Grove | M. M. McIntire | 145,120.60 | 125,285.31 | 75 | 7-11-25 | 12-3-38 |
| Pineville | Wyoming County Bank | Central Trust Co. | 227,416.59 | 166,956.57 | 44.11 | 11-20-28 | 1-15-45 |
| Pt. Pleasant | Pt. Pleasant Trust Co. | Robert L. Hogg | 640,981.51 | 207,993.27 | 00 | 8-21-28 | No Record |
| Pullman | Pullman State Bank | Smith Hood | 183,108.08 | 125,731.19 | 70 | 9-5-29 | 10-11-38 |
| Ravenswood | Bank of Ravenswood | J. T. Sayre | 90,190.39 | 38,757.30 | 100 | 6-4-15 | No Record |
| Richwood | Citizens Bank of Richwood | John H. Hoffman | 391,877.75 | 285,544.00 | 7.9 | 8-22-31 | 11-27-44 |

| Location | Name of Bank | Final Receiver | Resources | Deposits | Total Percentage Paid to Depositors | Date of Suspen-ion | Date Receiver Discharged |
|---|---|---|---|---|---|---|---|
| Richwood | Richwood Banking & Trust Co. | John H. Hoffman | 526,514.45 | 422,967.03 | 102.85 | 10-1-31 | 3-19-46 |
| Ridgeley | Peoples Bank of Ridgeley | John H. Hoffman | 183,832.11 | 112,130.82 | 30.41 | 6-4-31 | 11-6-43 |
| Rupert | Bank of Rupert | E. L. Morrison | 141,433.19 | 77,105.29 | 43 | 1-23-32 | 12-12-39 |
| Shinnston | Farmers Bank of Shinnston | John H. Hoffman | 756,186.92 | 612,576.53 | 85.65 | 10-14-31 | 5-26-45 |
| Smithfield | Bank of Smithfield | C. B. Highland | No Record | No Record | 100 | 5-20-08 | No Record |
| So. Charleston | Day & Night Bank | Kanawha Banking & Trust Co., Charleston | 28,669.41 | 6,056.04 | 100 | 7-21-19 | 2-8-30 |
| So. Charleston | First National Bank | FDIC | 28,629,000.00 | 27,711,100.00 | 100 | 11-5-82 | |
| Spencer | Bank of Spencer | Thomas P. Ryan | No Record | No Record | 100 | 3-2-12 | No Record |
| Sutton | Bank of Sutton | John H. Hoffman | 321,715.43 | 259,845.11 | 69.5 | 9-1-31 | 12-10-43 |
| Tunnelton | Tunnelton Bank | Smith Hood | 602,272.53 | 397,062.98 | 00 | 7-23-29 | 6-13-40 |
| Wallace | Wallace Bank | John H. Hoffman | 246,586.15 | 156,853.18 | 75 | 9-14-24 | 2-26-43 |
| Wayne | Peoples State Bank of Wayne | O. F. Payne | 171,519.28 | 122,416.51 | 35 | 11-29-30 | 3-15-44 |
| Webster Springs | Webster County Bank | John B. Skidmore | No Record | No Record | 100 | 8-1-07 | No Record |
| Weston | The Bank of Weston | Smith Hood | 696,676.16 | 580,857.88 | 48.65 | 9-26-31 | 11-6-42 |
| West Union | The Doddridge County Bank | John H. Hoffman | 783,752.00 | 595,084.23 | 9 | 7-18-33 | 8-26-46 |
| Wheeling | Central Union Trust Co. | O. H. Gall | 1,923,220.30 | 1,133,670.82 | 90 | 10-8-31 | No Record |
| Whitesville | Bank of Whitesville | John H. Hoffman | 155,919.91 | 93,299.54 | 25 | 1-28-33 | 4-12-43 |
| Williamsburg | Bank of Williamsburg | E. L. Morrison | 202,910.14 | 152,561.01 | 87 | 12-31-31 | 12-3-42 |
| Williamson | Day & Night Bank | Hayes Picklesimer | 583,564.25 | 266,795.12 | 58.6 | 3-8-25 | 1-30-35 |
| Williamson | Williamson State Bank | John H. Hoffman | 228,306.54 | 177,940.30 | 23.7 | 9-30-32 | 1-12-44 |
| Winfield | Bank of Winfield | John H. Hoffman | 332,191.45 | 246,299.32 | 2.3 | 9-13-29 | 11-10-43 |

***Returned to stockholders paying double liability, depositors having been paid in full.**
****Federal Deposit Insurance Corporation paid all deposits up to $5,000.00 Bank liquidated 85.71% of total deposits.**

## INFORMATION CONCERNING
## STATE CHARTERED INDUSTRIAL LOAN COMPANIES

January 1, 1984 - December 31, 1984

Valley Savings and Loan Company, Parkersburg, West Virginia converted to a state bank May 1, 1984. The name of the bank is United Bank, Inc.

## NEW CHARTERS GRANTED DURING PERIOD

January 1, 1984 - December 31, 1984

Barclays American/Financial of WV, Inc., Charleston
Commercial Credit Corporation, Bridgeport
HFC Thrift of WV, Inc., Vienna
Security Pacific Finance Corporation, Bluefield
Security Pacific Finance Corporation, Charleston

## INDUSTRIAL LOAN OFFICES CLOSED DURING PERIOD

January 1, 1984 - December 31, 1984

Beneficial West Virginia, Inc., Fairmont
Beneficial West Virginia, Inc., Montgomery
Commercial Credit Corporation, Clarksburg
Commercial Credit Corporation, Welch
Norwest Financial Industrial West Virginia, Inc., Weston
Security Pacific Finance Corporation, Welch

## COMPARATIVE ABSTRACT
### Showing Condition of Industrial Loan Offices in the STATE OF WEST VIRGINIA
### As of the Close of Business on the Dates Indicated
### As Compiled by the West Virginia Department of Banking

| | 12-31-84 | % of | 12-31-83 | % of | Change + or - 1984-1983 | 12/31/82 | % of | Change + or - 1983-1982 |
|---|---|---|---|---|---|---|---|---|
| Number of offices | 85 | Total | 87 | Total | 2 - | 68 | Total | 19 + |
| | | | | ASSETS | | | | |
| Cash on hand | $ 107,934 | .06 | $ 221,926 | .14 | 113,992- | $ 1,081,584 | .85 | $ 859,658- |
| Due from Banks | 1,066,660 | .56 | 1,543,699 | .95 | 477,039- | 1,169,915 | .92 | 373,784+ |
| Investments | 24,789,629 | 13.10 | 24,526,347 | 15.14 | 263,282+ | 19,861,807 | 15.58 | 4,664,540+ |
| Net loans | 155,651,766 | 82.23 | 129,377,840 | 79.86 | 26,273,926+ | 98,581,813 | 77.31 | 30,796,027+ |
| Fixed assets | 61,737 | .03 | 272,532 | .17 | 211,795- | 88,205 | .07 | 185,327+ |
| Other assets | 7,610,367 | 4.02 | 6,072,262 | 3.74 | 1,538,105+ | 6,728,285 | 5.27 | 656,023- |
| TOTAL ASSETS | $189,288,093 | 100.00 | $162,015,606 | 100.00 | $ 27,272,487+ | $127,511,609 | 100.00 | $ 34,503,997+ |
| | | | | LIABILITIES AND CAPITAL | | | | |
| Evidence of Indebtedness | $ 65,605,316 | 34.66 | $ 63,267,498 | 39.05 | 2,337,818+ | $ 52,216,681 | 40.95 | $ 11,050,817+ |
| Borrowings or rediscounts | 43,551,520 | 23.00 | 23,900,759 | 14.75 | 19,650,761+ | 1,020,908 | .80 | 22,879,851+ |
| Other Liabilities | 39,220,475 | 20.73 | 32,914,604 | 20.32 | 6,305,871+ | 22,665,675 | 17.78 | 10,248,929+ |
| Total Capital Accounts | 40,910,782 | 21.61 | 41,932,745 | 25.88 | 1,021,963+ | 51,608,345 | 40.47 | 9,675,600- |
| TOTAL LIABILITIES | $189,288,093 | 100.00 | $162,015,606 | 100.00 | $ 27,272,487+ | $127,511,609 | 100.00 | $ 34,503,997+ |

## CONSOLIDATED REPORT OF EARNINGS AND EXPENSES FOR CALENDAR YEARS OF THE ACTIVE INDUSTRIAL LOAN COMPANIES

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 87 | 85 |
| **INCOME** | | |
| Charges Collected and/or Earned | $ 19,183,935 | $ 27,479,788 |
| Insurance Commissions | 625,569 | 590,196 |
| Other Income | 450,435 | 173,827 |
| TOTAL OPERATING INCOME | $ 20,259,939 | $ 28,243,811 |
| **EXPENSES** | | |
| Advertising | $ 255,572 | $ 409,213 |
| Auditing | 55,559 | 40,393 |
| Bad Debts | | |
| Charge-offs | 676,444 | 1,109.263 |
| Deduct: Collections on Accounts Previously Charged Off | (228,785) | (231,728) |
| Additions to Reserve for Bad Debts | 1,433,232 | 1,294,863 |
| Depreciation and Amortization | 147,242 | 93,844 |
| Insurance and Fidelity Bonds | 69,010 | 68,386 |
| Legal Fees and Disbursements | 37,139 | 34,162 |
| Postage, Printing, Stationery & Supplies | 225,112 | 273,160 |
| Rent, Janitorial Services and Utilities | 374,886 | 391,680 |
| Salaries of Officers, Owners and Partners | 206,513 | 122,836 |
| Salaries of all other Employees | 2,427,791 | 3,008,748 |
| Taxes-Other Than on Income | 510,572 | 474,146 |
| License Fees | 54,371 | 86,301 |
| Telephone and Telegraph | 244,267 | 315,880 |
| Travel, Auto Expense & Allowance | 113,267 | 161,066 |
| Supervision and Administration (when not allocated to other items) | 931,181 | 1,800,681 |
| Other Expenses | 1,386,396 | 2,466,600 |
| Interest Paid on Borrowed Funds | $ 2,668,527 | $ 5,758,112 |
| Interest Paid on Evidence of Indebtedness | 6,378,652 | 7,945,039 |
| Total Expenses Before Income Taxes | $ 17,966,943 | $ 25,622,645 |
| Income Before Income Taxes | 2,292,996 | 2,621,166 |
| Income Taxes | | |
| State | 109,099 | 302,112 |
| Federal | 911,095 | 967,629 |
| TOTAL EXPENSES | $ 18,987,137 | $ 26,892,386 |
| NET INCOME | $ 1,272,802 | $ 1,351,425 |

## ASHLAND INDUSTRIAL LOAN COMPANY

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 1 | 1 |
| **ASSETS** | | |
| Due from Banks | $ 222,319 | $ 43,359 |
| Net Loans | 492,027 | 491,876 |
| Fixed Assets | 5,823 | 4,637 |
| Other Assets | -0- | 183,624 |
| TOTAL ASSETS | $ 720,169 | $ 723,496 |
| **LIABILITIES AND CAPITAL** | | |
| Other Liabilities | $ 1,896 | $ 1,266 |
| Total Capital | 718,273 | 722,230 |
| TOTAL LIABILITIES AND CAPITAL | $ 720,169 | $ 723,496 |

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## ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC.

### Principal Office - Parkersburg

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 6 | 6 |
| **ASSETS** | | |
| Cash on hand | $ 72,518 | $ 64,663 |
| Net Loans | 20,918,139 | 20,833,060 |
| Other Assets | 577,673 | 4,155,341 |
| TOTAL ASSETS | $ 21,568,330 | $ 25,053,064 |
| **LIABILITIES AND CAPITAL** | | |
| Other Liabilities | $ 16,857,053 | $ 20,387,075 |
| Total Capital | 4,711,277 | 4,665,989 |
| TOTAL LIABILITIES AND CAPITAL | $ 21,568,330 | $ 25,053,064 |

## AVCO FINANCIAL SERVICES OF WEST VIRGINIA, INC.

### Principal Office - Charleston

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 4 | 4 |
| **ASSETS** | | |
| Cash on hand | $ 12,966 | $ -0- |
| Due from banks | -0- | 13,000 |
| Net Loans | 2,877,715 | 5,175,917 |
| Other Assets | 29,886 | 148,441 |
| TOTAL ASSETS | $ 2,920,567 | $ 5,337,358 |
| **LIABILITIES AND CAPITAL** | | |
| Borrowings or Rediscounts | $ -0- | $ 5,116,012 |
| Other Liabilities | 1,972,365 | 28,286 |
| Total Capital | 948,202 | 193,060 |
| TOTAL LIABILITIES AND CAPITAL | $ 2,920,567 | $ 5,337,358 |

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## BARCLAY AMERICAN/FINANCIAL OF WEST VIRGINIA, INC.

### Principal Office - Bluefield

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 1 | 2 |
| **ASSETS** | | |
| Net Loans | $ 1,202,471 | $ 9,154,678 |
| TOTAL ASSETS | $ 1,202,471 | $ 9,154,678 |
| **LIABILITIES AND CAPITAL** | | |
| Other Liabilities | $ 235,588 | $ 8,234,835 |
| Total Capital | 966,883 | 919,843 |
| TOTAL LIABILITIES AND CAPITAL | $ 1,202,471 | $ 9,154,678 |

## BECKLEY LOAN & INDUSTRIAL CORPORATION, BECKLEY

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 1 | 1 |
| **ASSETS** | | |
| Cash on hand | $ (819) | $ 2,016 |
| Net Loans | 374,199 | 709,192 |
| Other Assets | 1,007 | -0- |
| TOTAL ASSETS | $ 374,387 | $ 711,208 |
| **LIABILITIES AND CAPITAL** | | |
| Borrowings or rediscounts | $ 332,927 | $ 637,200 |
| Other Liabilities | 8,960 | 11,611 |
| Total Capital | 32,500 | 62,397 |
| TOTAL LIABILITIES AND CAPITAL | $ 374,387 | $ 711,208 |

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## BENEFICIAL WEST VIRGINIA, INC.

### Principal Office - St. Albans

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 13 | 12 |
| **ASSETS** | | |
| Cash on hand | $ 200 | $ -0- |
| Net Loans | 13,626,433 | 16,352,731 |
| Other Assets | 173,179 | 79,982 |
| TOTAL ASSETS | $ 13,799,812 | $ 16,432,713 |
| **LIABILITIES AND CAPITAL** | | |
| Borrowings or rediscounts | $ 10,501,348 | $ 13,153,795 |
| Other Liabilities | 32,370 | 61,220 |
| Total Capital | 3,266,094 | 3,217,698 |
| TOTAL LIABILITIES AND CAPITAL | $ 13,799,812 | $ 16,432,713 |

## C.I.T. FINANCIAL SERVICES, INC. OF WV

### Principal Office - Charleston

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 4 | 4 |
| **ASSETS** | | |
| Cash on hand | $ 29,259 | $ 14,069 |
| Due from Banks | 6,177 | 6,191 |
| Net Loans | 9,449,932 | 11,188,840 |
| Other Assets | 92,712 | 92,715 |
| TOTAL ASSETS | $ 9,578,080 | $ 11,301,815 |
| **LIABILITIES AND CAPITAL** | | |
| Other Liabilities | $ 3,041,869 | $ 4,691,970 |
| Total Capital | 6,536,211 | 6,609,845 |
| TOTAL LIABILITIES AND CAPITAL | $ 9,578,080 | $ 11,301,815 |

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## CITY INDUSTRIAL SAVINGS & LOAN #2, SPRAGUE

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 1 | 1 |
| **ASSETS** | | |
| Cash on hand | $ 200 | $ 200 |
| Due from Banks | 40,125 | 7,799 |
| Net Loans | 285,834 | 536,340 |
| Fixed Assets | -0- | 5,154 |
| Other Assets | 35,438 | 29,894 |
| TOTAL ASSETS | $ 361,598 | $ 579,387 |
| **LIABILITIES AND CAPITAL** | | |
| Evidences of Indebtedness | $ 214,901 | $ -0- |
| Borrowings or Rediscounts | -0- | 417,500 |
| Other Liabilities | 723 | 565 |
| Total Capital | 145,974 | 161,322 |
| TOTAL LIABILITIES AND CAPITAL | $ 361,598 | $ 579,387 |

## COMMERCIAL CREDIT CORPORATION

### Principal Office - St. Albans

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 11 | 10 |
| **ASSETS** | | |
| Cash on hand | $ 2,475 | $ 2,300 |
| Due from Banks | 845,516 | 690,711 |
| Investments | 23,206,451 | 24,631,673 |
| Net Loans | 46,706,107 | 53,401,969 |
| Other Assets | 2,742,870 | 2,461,515 |
| TOTAL ASSETS | $ 73,503,419 | $ 81,188,168 |
| **LIABILITIES AND CAPITAL** | | |
| Evidences of Indebtedness | $ 52,785,891 | $ 60,918,410 |
| Other Liabilities | 2,858,031 | 1,960,657 |
| Total Capital | 17,859,497 | 18,309,101 |
| TOTAL LIABILITIES AND CAPITAL | $ 73,503,419 | $ 81,188,168 |

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## COMMUNITY SAVINGS & LOAN, INC., MORGANTOWN

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 1 | 1 |
| **ASSETS** | | |
| Due from Banks | $ 82,925 | $ 69,365 |
| Net Loans | 50,185 | 12,923 |
| TOTAL ASSETS | $ 133,110 | $ 82,288 |
| **LIABILITIES AND CAPITAL** | | |
| Evidences of Indebtedness | $ 39,808 | $ -0- |
| Total Capital | 93,302 | 82,288 |
| TOTAL LIABILITIES AND CAPITAL | $ 133,110 | $ 82,288 |

## FAMILY SAVINGS & LOAN, INC., HUNTINGTON

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 1 | 1 |
| **ASSETS** | | |
| Cash on hand | $ 200 | $ 200 |
| Due from Banks | 540 | 493 |
| Net Loans | 1,769,189 | 1,590,607 |
| Fixed Assets | 4,228 | 12,737 |
| Other Assets | 257 | 97,265 |
| TOTAL ASSETS | $ 1,774,414 | $ 1,701,302 |
| **LIABILITIES AND CAPITAL** | | |
| Other Liabilities | $ 68,758 | $ 34,424 |
| Total Capital | 1,705,656 | 1,666,878 |
| TOTAL LIABILITIES AND CAPITAL | $ 1,774,414 | $ 1,701,302 |

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## FINANCE ONE MORTGAGE OF WEST VIRGINIA, INC.

### Principal Office - Parkersburg

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 3 | 3 |
| **ASSETS** | | |
| Net Loans | $ 2,173,925 | $ 4,026,151 |
| Other Assets | 1,446 | 37,116 |
| TOTAL ASSETS | $ 2,175,371 | $ 4,063,267 |
| **LIABILITIES AND CAPITAL** | | |
| Borrowings or rediscounts | $ 2,233,863 | $ 4,084,177 |
| Other Liabilities | ( 22,158) | 61,861 |
| Total Capital | ( 36,334) | ( 82,771) |
| TOTAL LIABILITIES AND CAPITAL | $ 2,175,371 | $ 4,063,267 |

## HFC THRIFT OF WEST VIRGINIA, INC.

### Principal Office - Charleston

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 4 | 5 |
| **ASSETS** | | |
| Net Loans | $ 3,264,229 | $ 5,575,619 |
| Other Assets | 1,568,226 | 7,248 |
| TOTAL ASSETS | $ 4,832,455 | $ 5,582,867 |
| **LIABILITIES AND CAPITAL** | | |
| Other Liabilities | $ 2,563,233 | $ 3,233,342 |
| Total Capital | 2,269,222 | 2,349,525 |
| TOTAL LIABILITIES AND CAPITAL | $ 4,832,455 | $ 5,582,867 |

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## LANDMARK FINANCIAL SERVICES OF WEST VIRGINIA, INC.

### Principal Office - Martinsburg

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 3 | 3 |
| **ASSETS** | | |
| Cash on hand | $ 1,350 | $ 1,350 |
| Due from Banks | 15,620 | 2,790 |
| Net Loans | 2,020,716 | 1,500,265 |
| Fixed Assets | 21,241 | 33,057 |
| Other Assets | 52,882 | 58,062 |
| TOTAL ASSETS | $ 2,111,809 | $ 1,595,524 |
| **LIABILITIES AND CAPITAL** | | |
| Borrowings or rediscounts | $ 1,625,519 | $ 1,012,338 |
| Other Liabilities | 75,434 | 75,220 |
| Total Capital | 410,856 | 507,966 |
| TOTAL LIABILITIES AND CAPITAL | $ 2,111,809 | $ 1,595,524 |

## LEWIS COUNTY SAVINGS AND LOAN COMPANY, WESTON

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 1 | 1 |
| **ASSETS** | | |
| Cash on hand | $ 3,251 | $ 13,836 |
| Due from Banks | 148,780 | 214,199 |
| Investments | 2,156 | 157,956 |
| Net Loans | 3,105,061 | 4,221,722 |
| Fixed Assets | 8,743 | 3,219 |
| Other Assets | 2,469 | 27,254 |
| TOTAL ASSETS | $ 3,270,460 | $ 4,638,186 |
| **LIABILITIES AND CAPITAL** | | |
| Evidences of Indebtedness | $ 2,930,875 | $ 4,228,155 |
| Other Liabilities | 23,353 | 16,761 |
| Total Capital | 316,232 | 393,270 |
| TOTAL LIABILITIES AND CAPITAL | $ 3,270,460 | $ 4,638,186 |

## MARSHALL COUNTY THRIFT AND LOAN, MOUNDSVILLE

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 1 | 1 |
| **ASSETS** | | |
| Cash on hand | $ 4,270 | $ 5,200 |
| Due from Banks | 115,732 | 23,054 |
| Net Loans | 715,000 | 755,020 |
| Fixed Assets | 4,933 | 2,933 |
| Other Assets | 75,991 | 65,311 |
| TOTAL ASSETS | $ 915,926 | $ 851,518 |
| **LIABILITIES AND CAPITAL** | | |
| Evidences of Indebtedness | $ 481,288 | $ 458,751 |
| Borrowing or Rediscounts | 96,633 | 91,735 |
| Other Liabilities | 136,429 | 110,001 |
| Total Capital | 201,576 | 191,031 |
| TOTAL LIABILITIES AND CAPITAL | $ 915,926 | $ 851,518 |

## NORWEST FINANCIAL INDUSTRIAL WEST VIRGINIA, INC.

### Principal Office - Morgantown

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 9 | 9 |
| **ASSETS** | | |
| Cash on hand | $ 68,269 | $ 4,099 |
| Net Loans | 2,452,652 | 5,764,084 |
| Other Assets | ( 64) | 1,697 |
| TOTAL ASSETS | $ 2,520,857 | $ 5,769,880 |
| **LIABILITIES AND CAPITAL** | | |
| Borrowings or Rediscounts | $ 2,451,648 | $ 5,755,960 |
| Total Capital | 69,209 | 13,920 |
| TOTAL LIABILITIES AND CAPITAL | $ 2,520,857 | $ 5,769,880 |

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## PEOPLES LOAN FINANCIAL SERVICES, INC., BLUEFIELD

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 1 | 1 |
| **ASSETS** | | |
| Due from Banks | $ 6,762 | $ (4,299) |
| Net Loans | 319,222 | 500,296 |
| Other Assets | 505 | 5,593 |
| TOTAL ASSETS | $ 326,489 | $ 501,590 |
| **LIABILITIES AND CAPITAL** | | |
| Borrowings or Rediscounts | $ 240,500 | $ 369,000 |
| Other Liabilities | 3,741 | 555 |
| Total Capital | 82,248 | 132,035 |
| TOTAL LIABILITIES AND CAPITAL | $ 326,489 | $ 501,590 |

## PUBLIC INDUSTRIAL LOAN COMPANY OF SOUTH CHARLESTON

### Principal Office - South Charleston

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 11 | 11 |
| **ASSETS** | | |
| Net Loans | $ 4,179,140 | $ 5,903,494 |
| Other Assets | 22,500 | 29,211 |
| TOTAL ASSETS | $ 4,201,640 | $ 5,932,705 |
| **LIABILITIES AND CAPITAL** | | |
| Borrowings or Rediscounts | $ 3,513,171 | $ 5,086,692 |
| Other Liabilities | 19,425 | 309,872 |
| Total Capital | 669,044 | 536,141 |
| TOTAL LIABILITIES AND CAPITAL | $ 4,201,640 | $ 5,932,705 |

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## SECURITY PACIFIC FINANCE CORPORATION

### Principal Office - Charleston

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Offices | 7 | 8 |
| **ASSETS** | | |
| Net Loans | $ 3,658,917 | $ 7,956,981 |
| Other Assets | 65,636 | 130,097 |
| TOTAL ASSETS | $ 3,724,553 | $ 8,087,078 |
| **LIABILITIES AND CAPITAL** | | |
| Borrowings or Rediscounts | $ -0- | $ 7,827,111 |
| Other Liabilities | 3,654,257 | 954 |
| Total Capital | 70,296 | 259,013 |
| TOTAL LIABILITIES AND CAPITAL | $ 3,724,553 | $ 8,087,078 |

# STATE CHARTERED BUILDING AND LOAN ASSOCIATION

## REPORT OF CONDITION OF
## CITIZENS SAVINGS AND LOAN COMPANY, MOUNDSVILLE, WEST VIRGINIA

President, Clinton Rogerson

Secretary, Evan M. Rogerson

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| **ASSETS** | | |
| Net Loans Outstanding | $ 1,176,585 | $ 1,208,709 |
| Total Investments | 889,720 | 890,964 |
| Cash in Office | 131,824 | 6,580 |
| Due from banks (demand deposits) | 5,188 | 167,296 |
| Other Assets | 3 | 3 |
| TOTAL ASSETS | $ 2,203,320 | $ 2,273,552 |
| **LIABILITIES** | | |
| Total Share Accounts | $ 1,317,282 | $ 1,321,153 |
| Undivided Profits | 646,038 | 712,399 |
| Contingent fund | 205,000 | 205,000 |
| Reserve for Interest, Taxes, etc. | 35,000 | 35,000 |
| TOTAL LIABILITIES | $ 2,203,320 | $ 2,273,552 |

## BUILDING AND LOAN ASSOCIATION DISSOLVED SINCE 1901

| Location | Name | Date Dissolved | How Dissolved | Liquidated at |
|---|---|---|---|---|
| Beckley | Beckley Building & Loan Association | 6-3-46 | Voluntary | Above par |
| Beckley | Co-Operative Building & Loan Association | 10-25-55 | Voluntary | Above par |
| Benwood | Benwood Building & Loan Association | July, 1922 | Voluntary | Above par |
| Bluefield | Bluefield Building & Loan Association | 1-27-14 | Voluntary | No record |
| Bluefield | Bluefield Building & Loan Association | 2-1-35 | Converted into Federal | Par |
| Bluefield | Mutual Home Savings Company | 6-22-20 | Voluntary | No record |
| Bluefield | Mutual Home Savings and Loan Company | 5-18-17 | Through Bluefield Bank | No record |
| Buckhannon | Buckhannon Bldg. and Loan Association | 12-30-47 | Voluntary | Above par |
| Charles Town | Cabin Building Association | 1916 | No record | No record |
| Charles Town | Charles Town Building Association | 1918 | No record | No record |
| Charles Town | Charles Town & Ranson Bldg. & Loan Assn. | 6-30-22 | Voluntary | Near par |
| Charles Town | Charles Town & Summit Pt. Bldg. & Loan Assn. | 2-5-40 | Voluntary | No record |
| Charles Town | Dixie Building Loan Association | July, 1922 | Court Decree | Near par |
| Charles Town | Fidelity Building Loan Association | 1923 | Court Decree | No record |
| Charles Town | Ideal Building & Loan Association | 1923 | Court Decree | No record |
| Charles Town | Jefferson Co. Provident Bldg. & Loan Assn. | 8-8-11 | Court Decree (Voluntary) | No record |
| Charles Town | Public Building & Loan Association | 6-30-22 | Court Decree | Above par |
| Charles Town | Savings Building & Loan Association | 7-1-22 | Court Decree | No record |
| Charleston | Capital Building & Loan Association | 3-12-49 | Voluntary | Above par |
| Charleston | Charleston Building & Loan Association | 6-16-49 | Voluntary | Above par |
| Charleston | Colonial Building & Loan Association | 6-30-52 | Voluntary | Par |

| Location | Name | Date Dissolved | How Dissolved | Liquidated at |
|---|---|---|---|---|
| Charleston | Empire Savings & Loan Company | 12-29-52 | Voluntary | Above par |
| Charleston | Industrial Home & Finance Company | 12-31-22 | Voluntary | No record |
| Charleston | Imperial Building & Loan Association | 7-27-37 | Voluntary | Par |
| Charleston | Kanawha Savings & Loan Association | 12-1-48 | Voluntary | Near par |
| Charleston | Mountain State Building & Loan Assn. | 1940 | Court Decree (Voluntary) | No record |
| Charleston | Peoples Building & Loan Association | 6-30-61 | Voluntary | Above par |
| Charleston | Sun Building & Loan Association | 5-9-34 | Converted into Federal | Par |
| Charleston | Virginia Savings and Loan Association | 8-6-34 | Voluntary | Par |
| Charleston | West Virginia Rural Credit Association | 1917 | Adopted National System | No record |
| Chester | Hancock County Savings & Loan Assn. | 11-3-34 | Converted into Federal | Par |
| Clarksburg | Clarksburg Building & Loan Association | 12-13-46 | Voluntary | Above par |
| Clarksburg | Clarksburg Savings & Loan Association | 2-19-23 | Court Decree | No record |
| Clarksburg | Commercial Savings & Loan Company | No record | Court Decree | No record |
| Clarksburg | Eureka Building & Loan Company | 9-4-06 | No record | No record |
| Clarksburg | Harrison County Savings & Loan Association | 2-1-22 | Voluntary | No record |
| Clarksburg | Security Savings & Loan Company | 9-17-17 | Voluntary | No record |
| Cottageville | Cottageville Building & Loan Association | 4-24-24 | Voluntary | Par |
| Fairmont | East Side Building & Loan Association | 11-20-44 | Voluntary | Par |
| Fairmont | Empire Building & Loan Association | 4-27-07 | Voluntary | No record |
| Fairmont | Fairmont Savings Loan Society | 10-12-10 | Voluntary | No record |
| Fairmont | Mountaineer Building & Loan Assn. | 1-3-40 | Voluntary | Par |
| Fayetteville | Fayetteville Building & Loan Assn. | 7-29-36 | Converted into Federal | Par |
| Grafton | Grafton Buildings & Loan Association | 4-27-20 | Voluntary | No record |
| Harpers Ferry | Harpers Ferry & Bolivar Bldg. & Loan Assn. | 11-7-10 | Voluntary | No record |
| Huntington | Cabell Building & Loan Association | 12-11-62 | Converted into Federal | No record |

| Location | Name | Date Dissolved | How Dissolved | Liquidated at |
|---|---|---|---|---|
| Huntington | Home Building Loan Association | 1926 | Voluntary | No record |
| Huntington | Huntington Building & Loan Assn. | 4-20-21 | Through Com. Sav. Loan Co. | No record |
| Huntington | Home Building & Savings Company | 9-4-10 | Voluntary | No record |
| Huntington | Industrial Building & Loan Company | 10-9-09 | Voluntary | No record |
| Huntington | New Jackson Building & Loan Association | 8-1-34 | Voluntary | No record |
| Huntington | New Jackson Building & Loan Association | 7-1-34 | Converted into Federal | No record |
| Huntington | Star Building & Loan Association | Nov. 1920 | Voluntary | No record |
| Kenova | Kenova Building & Loan Association | 5-16-24 | Thru Jackson B & L ASSN. | Par |
| Kingwood | Kingwood Building & Loan Association | 4-16-45 | Voluntary | Par |
| Lewisburg | Blue Grass Building & Loan Association | 9-25-36 | Converted into Federal | Par |
| Logan | Citizens Savings & Loan Company | 2-19-18 | Thru Tstee E. L. Hogsett | Above par |
| Logan | Logan County Building & Loan Association | 1-10-45 | Voluntary | Par |
| Martinsburg | Acme Building & Loan Association | 1922 | Court Decree | No record |
| Martinsburg | Eureka Building & Loan Association | 1916 | Voluntary | No record |
| Martinsburg | Martinsburg Building & Loan Association | 2-14-52 | Voluntary | Par |
| Martinsburg | Martinsburg Home Building & Loan Assn. | 2-17-09 | Voluntary | No record |
| Martinsburg | Farmers & Laborers Building & Loan Assn. | 7-11-22 | Court Decree | No record |
| Montgomery | Montgomery Building & Savings Association | 8-12-37 | Voluntary | No record |
| Morgantown | Athens Building & Loan Association | 1-17-44 | Voluntary | Above par |
| Morgantown | Guardian Investment Company | 5-4-43 | Voluntary | No record |
| Morgantown | Fidelity Building & Loan Association | 6-30-48 | Voluntary | Above par |
| Morgantown | Franklin Building & Loan Association | 5-27-37 | Voluntary | No record |
| Morgantown | Peoples Building & Loan Association | 12-27-07 | Voluntary | No record |
| Morgantown | Sabraton Building & Loan Association | 6-29-46 | Voluntary | Par |

| Location | Name | Date Dissolved | How Dissolved | Liquidated at |
|---|---|---|---|---|
| Morgantown | Morgantown State Savings & Invest. Assn. | 6-30-49 | Voluntary | Par |
| Morgantown | Westover Building & Loan Association | 6-5-40 | Voluntary | No record |
| Moundsville | American Building & Loan Association | 2-9-37 | Converted into Federal | No record |
| Mount Hope | Glen Jean Building & Loan Association | 8-5-20 | Voluntary | No record |
| Mount Hope | Mount Hope Building & Loan Association | 6-5-46 | Voluntary | Above par |
| New Martinsville | Doolin Building & Loan Association | 6-23-36 | Converted into Federal | No record |
| Oak Hill | New River Building & Loan Association | 1926 | Thru Fayetteville B & LA. | Par |
| Parkersburg | Citizens Building Association | 9-21-38 | Court Order | No record |
| Parkersburg | Exchange Building Association | 6-24-41 | Voluntary | Near par |
| Parkersburg | Traders Builders Association | 10-15-45 | Voluntary | Above par |
| Pt. Pleasant | Modern Building & Loan Assn. | 10-24-28 | Robert L. Hogg, Receiver | No record |
| Pt. Pleasant | Progressive Building & Loan Association | 4-16-37 | Receivership | Nothing |
| Ravenswood | Conservative Building & Loan Association | 9-5-35 | Converted into Federal | No record |
| Ripley | Ripley Building & Loan Association | 10-29-35 | Voluntary | No record |
| Shepherdstown | Potomac Permanent Building & Loan Assn. | 3-22-49 | Voluntary | Above par |
| Sistersville | Sistersville Building & Loan Association | 8-29-34 | Converted into Federal | No record |
| Spencer | Roane County Building & Loan Association | 11-9-36 | Voluntary | No record |
| Summersville | Summersville Building & Loan Association | 3-8-52 | Voluntary | Par |
| Wellsburg | Advance Building Association | 6-25-47 | Voluntary | Above par |
| Wellsburg | Brooke County Building & Loan Association | 12-30-52 | Voluntary | Near par |
| Wheeling | Consolidated Building & Loan Association | No record | No record | No record |
| Wheeling | Ohio Valley Savings & Loan Association | 8-7-11 | Court Decree | No record |
| Wheeling | United Building & Loan Association | | | Near par |
| Wheeling | Wheeling Savings & Loan Association | 1-4-36 | Receivership | Liquidated |
| Williamson | Atlas Building & Loan Association | 6-30-31 | Voluntary | No record |

# STATE CHARTERED CREDIT UNIONS

## INFORMATION CONCERNING STATE CHARTERED CREDIT UNIONS

January 1, 1984 - December 31, 1984

| NEW CHARTERS | APPROVED |
| --- | --- |
| W. Va. Baptist State Convention Credit Union, Hilltop, West Virginia | August 10, 1984 |

# CONSOLIDATED REPORT OF CONDITION
# OF ACTIVE STATE CHARTERED CREDIT UNIONS
# PERIODS ENDING DECEMBER 31, 1983 AND DECEMBER 31, 1984

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Credit Unions | 26 | 26 |
| **ASSETS** | | |
| Loans to members | $ 33,452,468 | $ 41,172,326 |
| All other loan accounts | 760,493 | 69,957 |
| TOTAL LOANS | $ 34,212,961 | $ 41,242,283 |
| Allowance for loan losses | $ 214,838 | $ 432,194 |
| Cash | $ 1,130,762 | $ 922,945 |
| **INVESTMENT SECURITIES** | | |
| U. S. Govt. obligations | $ 2,453,362 | $ 2,108,152 |
| Federal Agency Sec. | 1,323,158 | 1,194,276 |
| Common trust inv. | 317,905 | 465,649 |
| Corp. Central (CD) | 2,614,681 | 2,416,521 |
| Bank (Cert. Dep) | 325,964 | 137,309 |
| S&L MSB (Cert. Dep) | 187,510 | 96,234 |
| Other CUS (Cert. Dep) | 6,842 | 30,848 |
| Shares in CLF | 54,345 | 72,749 |
| All other investments | 1,367,482 | 242,229 |
| TOTAL INVESTMENTS | $ 8,651,249 | $ 6,763,967 |
| Land and Building (Net of Dep) | $ 1,480,499 | $ 1,476,812 |
| Other fixed assets | 443,336 | 549,494 |
| All other assets | 758,574 | 658,466 |
| TOTAL ASSETS | $ 46,462,543 | $ 51,181,773 |

## LIABILITIES

| | | |
|---|---|---|
| Promissory Notes | $ 2,517,200 | $ -0- |
| Other notes | 514,779 | 1,820,065 |
| Accounts payable | 97,015 | 213,629 |
| Interest on deposits payable | 530,409 | 523,311 |
| Dividends Payable | 94,771 | 123,711 |
| Deposits | 1,357,716 | 1,083,451 |
| All other liabilities | 62,610 | 16,341 |
| TOTAL LIABILITIES | $ 5,174,500 | $ 3,780,508 |

## EQUITY/SHARES

| | | |
|---|---|---|
| Share certificates | $ 14,739,381 | $ 14,228,892 |
| Share drafts | 1,145,538 | 1,524,023 |
| IRA, Keogh Accounts | 375,326 | 1,674,411 |
| Other shares | 22,574,486 | 27,553,543 |
| TOTAL SHARES | $ 38,834,731 | $ 44,980,869 |
| Regular reserves | $ 1,398,690 | $ 1,019,193 |
| Other reserves | 483,748 | 673,151 |
| Undivided earnings | 570,874 | 728,052 |
| EQUITY TOTAL | $ 2,453,312 | $ 2,420,396 |
| TOTAL EQUITY/SAVINGS | $ 41,288,043 | $ 47,401,265 |
| TOTAL LIABILITIES/EQUITY/SAVINGS | $ 46,462,543 | $ 51,181,773 |

# CONSOLIDATED REPORT OF EARNINGS, EXPENSES AND DIVIDENDS
# PERIODS ENDING DECEMBER 31, 1983 AND DECEMBER 31, 1984
# OF ACTIVE STATE CHARTERED CREDIT UNIONS

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Credit Unions | 26 | 26 |
| **Income** | | |
| Interest on loans | $ 4,441,261 | $ 5,048,242 |
| Less interest refund | 31,481 | 30,618 |
| Income from investments | 843,536 | 809,321 |
| Other operating income | 222,321 | 314,105 |
| TOTAL GROSS INCOME | $ 5,475,637 | $ 6,141,050 |
| **EXPENSES** | | |
| Employee compensation | $ 646,473 | $ 721,348 |
| Employee benefits | 107,190 | 128,327 |
| Travel and conference expense | 29,056 | 30,100 |
| Association dues | 33,625 | 37,303 |
| Office occupancy | 117,006 | 118,735 |
| Office operation expense | 453,026 | 475,692 |
| Educational and promotion | 33,771 | 40,311 |
| Loan servicing expense | 32,393 | 59,433 |
| Professional & outside services | 95,472 | 110,078 |
| Provision for loan losses | 206,650 | 253,199 |
| Member insurance | 212,688 | 255,327 |
| Operating fees | 8,969 | 12,248 |
| Cash over and short | 2,758 | 4,155 |
| Interest on borrowed money | 408,920 | 361,980 |
| Annual meeting expense | 15,182 | 19,539 |
| Miscellaneous operating expense | 228,187 | 67,364 |
| TOTAL OPERATING EXPENSE | $ 2,631,366 | $ 2,695,139 |
| INCOME FROM OPERATIONS | $ 2,844,271 | $ 3,445,911 |
| NON-OPERATING GAINS OR LOSSES | | |
| Gain (Loss) on investments | $ ( 8,183) | $ ( 5,757) |
| Gain (Loss) on Disp of Assets | $ 375 | $ (4,645) |
| Other non-operating income | $ 37,684 | $ -0- |
| TOTAL INCOME (LOSS) BEFORE DIVIDENDS | $ 2,874,147 | $ 3,435,509 |
| Transfer to reg & stat reserves | $ 181,778 | $ 271,720 |
| Dividends | $ 2,453,789 | $ 1,822,054 |
| Interest on deposits | $ 86,826 | $ 1,246,440 |
| NET INCOME (LOSS) | $ 151,754 | $ 95,295 |

## NATIONAL CARBON EMPLOYEES CREDIT UNION, ANMOORE

President, Albert Loar — Secretary-Treasurer, Larry L. Smith

($.00 omitted)

ASSETS

| | 12/31/83 | 12/31/84 |
|---|---|---|
| Total loans | $ 1,475,118 | $ 1,861,293 |
| Cash | 36,307 | 6,675 |
| Total investments | 231,724 | 94,953 |
| Fixed assets | 25,223 | 19,150 |
| Other assets | 37,171 | 30 |
| TOTAL ASSETS | $ 1,805,543 | $ 1,982,101 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Other notes payable and interest on notes payable | $ -0- | $ 220,000 |
| Total shares and deposits | 1,548,937 | 1,597,088 |
| Regular reserves (statutory) | 94,023 | 77,755 |
| Undivided earnings | 162,583 | 85,457 |
| Other liabilities | -0- | 1,801 |
| TOTAL LIABILITIES & EQUITY | $ 1,805,543 | $ 1,982,101 |

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## CORHART EMPLOYEES CREDIT UNION, BUCKHANNON

President, Russell Butcher — Secretary-Treasurer, Mary Ann Armentrout

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 11,893 | $ 17,248 |
| Cash | 3,109 | 5,808 |
| Total investments | 37,990 | 52,638 |
| Other assets | 210 | -0- |
| TOTAL ASSETS | $ 53,202 | $ 75,694 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Dividends payable | 1,087 | 1,542 |
| Total shares and deposits | $ 50,890 | $ 72,492 |
| Regular reserve (statutory) | 880 | 1,148 |
| Undivided earnings | 345 | 506 |
| Other liabilities | -0- | 6 |
| TOTAL LIABILITIES & EQUITY | $ 53,202 | $ 75,694 |

## CABOT EASTERN CREDIT UNION, CHARLESTON

President, David M. Wright — Secretary-Treasurer, Martha Landers

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 98,824 | $ 127,168 |
| Cash | 5,747 | 5,356 |
| Total investments | 17,502 | 21,721 |
| Fixed assets | 89 | 61 |
| Other assets | 1,181 | -0- |
| TOTAL ASSETS | $ 123,343 | $ 154,306 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Dividends payable | $ 3,109 | $ 3,503 |
| Total shares and deposits | 100,115 | 129,464 |
| Regular reserve (statutory) | 9,544 | 9,698 |
| Undivided earnings | 10,575 | 11,641 |
| TOTAL LIABILITIES & EQUITY | $ 123,343 | $ 154,306 |

---

## CHARLESTON POSTAL EMPLOYEES CREDIT UNION, CHARLESTON

President, Robert L. Price — Secretary-Treasurer, Joseph L. Deweese

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 592,485 | $ 650,773 |
| Cash | 57,464 | 41,145 |
| Total investments | 122,827 | 181,098 |
| Other assets | 54,854 | 8,595 |
| TOTAL ASSETS | $ 827,630 | $ 881,611 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Total shares and deposits | $ 732,702 | $ 805,319 |
| Regular reserve (statutory) | 15,328 | 40,962 |
| Undivided earnings | 78,738 | 33,595 |
| Other liabilities | 862 | 1,735 |
| TOTAL LIABILITIES & EQUITY | $ 827,630 | $ 881,611 |

## LOCAL NO. 317 I.A.F.F. CREDIT UNION, CHARLESTON

President, Charles Morgan — Secretary-Treasurer, Douglass Legg

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 222,984 | $ 234,130 |
| Cash | 22,720 | 36,674 |
| Total investments | 8,010 | 8,684 |
| Fixed assets | 100 | 1 |
| Other assets | 2,024 | 2,381 |
| TOTAL ASSETS | $ 255,838 | $ 281,870 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Dividends payable | $ -0- | $ 19,190 |
| Total shares and deposits | 198,477 | 221,264 |
| Regular reserve (statutory) | 30,238 | 30,238 |
| Other reserves | -0- | 2,567 |
| Undivided earnings | 24,557 | 8,611 |
| Other liabilities | 2,566 | -0- |
| TOTAL LIABILITIES & EQUITY | $ 255,838 | $ 281,870 |

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## WEST VIRGINIA PUBLIC EMPLOYEES CREDIT UNION, CHARLESTON

President, John Cook — Secretary-Treasurer, Donald J. Simpson

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 1,570,711 | $ 2,207,731 |
| Cash | 84,076 | 12,224 |
| Total investments | 18,283 | 330,616 |
| Fixed assets | 9,362 | 7,024 |
| Other assets | 334,550 | 92,072 |
| TOTAL ASSETS | $ 2,016,982 | $ 2,649,667 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Other notes payable and interest on notes payable | $ -0- | $ 197,509 |
| Interest payable on deposits | -0- | 14,022 |
| Dividends payable | 12,717 | 12,566 |
| Total shares and deposits | 1,621,644 | 2,272,810 |
| Regular reserve (statutory) | 10,561 | 11,049 |
| Undivided earnings | 1,000 | 1,000 |
| Other liabilities | 371,060 | 140,711 |
| TOTAL LIABILITIES & EQUITY | $ 2,016,982 | $ 2,649,667 |

## CLARKSBURG AREA POSTAL EMPLOYEES CREDIT UNION, CLARKSBURG

President, Ralph E. De Garmo — Treasurer, Alex Xenakis

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 1,020,764 | $ 1,229,770 |
| Cash | 9,425 | 16,052 |
| Total investments | 20,010 | 441,297 |
| Other assets | 346,530 | -0- |
| TOTAL ASSETS | $ 1,396,729 | $ 1,687,119 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Total shares and deposits | $ 1,270,291 | $ 1,567,898 |
| Regular reserve (statutory) | 89,705 | -0- |
| Other reserves | -0- | 93,990 |
| Undivided earnings | 24,746 | 25,231 |
| Other liabilities | 11,987 | -0- |
| TOTAL LIABILITIES & EQUITY | $ 1,396,729 | $ 1,687,119 |

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## UMW DIST. #31 CREDIT UNION, FAIRMONT

President, James H. Slusser — Secretary-Treasurer, David B. Myers

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 400,014 | $ 440,775 |
| Cash | 16,951 | (29,672) |
| Total investments | 101,760 | 133,718 |
| Fixed assets | 94 | 1 |
| Other assets | 104,207 | -0- |
| TOTAL ASSETS | $ 623,026 | $ 544,822 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Total shares and deposits | $ 607,671 | $ 526,809 |
| Regular reserve (statutory) | 9,046 | 6,700 |
| Undivided earnings | 5,290 | 9,336 |
| Other liabilities | 1,019 | 1,977 |
| TOTAL LIABILITIES & EQUITY | $ 623,026 | $ 544,822 |

## GARY CREDIT UNION, GARY

President, Frank C. Bacho  Secretary-Treasurer, Kenneth B. Franklin

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 47,255 | $ 48,320 |
| Cash | 12,643 | 14,974 |
| Total investments | -0- | 498 |
| Other assets | 620 | -0- |
| TOTAL ASSETS | $ 60,518 | $ 63,792 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Interest payable on deposits | $ -0- | $ 4,668 |
| Dividends payable | 5,758 | -0- |
| Total shares and deposits | 44,555 | 45,560 |
| Regular reserve (statutory) | 3,757 | 1,724 |
| Undivided earnings | 6,135 | 11,351 |
| Other liabilities | 313 | 489 |
| TOTAL LIABILITIES & EQUITY | $ 60,518 | $ 63,792 |

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## CABELL COUNTY EMPLOYEES CREDIT UNION, HUNTINGTON

President, J. Boyce Taylor  Treasurer, O. S. Kittinger, Jr.

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 15,293 | $ 18,606 |
| Cash | 2,555 | 1,717 |
| TOTAL ASSETS | $ 17,848 | $ 20,323 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Total shares and deposits | $ 16,917 | $ 18,052 |
| Regular reserve (statutory) | 407 | 1,403 |
| Undivided earnings | 524 | 868 |
| TOTAL LIABILITIES & EQUITY | $ 17,848 | $ 20,323 |

## W. VA. BAPTIST STATE CONVENTION CREDIT UNION, HILLTOP

President, Thomas Ashe — Treasurer, Thomas Evans

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Cash | Not | $ 376 |
| Total investments | chartered | 1,518 |
| Fixed assets | in 1983 | 117 |
| TOTAL ASSETS | | $ 2,011 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Total shares and deposits | | $ 1,660 |
| Regular reserve (statutory) | | 935 |
| Undivided earnings | | (584) |
| TOTAL LIABILITIES & EQUITY | | $ 2,011 |

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## HUNTINGTON CHESAPEAKE AND OHIO RAILWAY EMPLOYEES CREDIT UNION, HUNTINGTON

President, J. G. Adkins — Secretary-Treasurer, Alfred V. Harshbarger

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 13,530,525 | $ 14,972,251 |
| Cash | 401,015 | 122,761 |
| Total investments | -0- | 2,122,947 |
| Fixed assets | 1,373,622 | 1,454,363 |
| Other assets | 3,983,955 | 445,612 |
| TOTAL ASSETS | $ 19,289,117 | $ 19,117,934 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Other notes payable and interest on notes payable | $ -0- | $ 789,460 |
| Interest payable on deposits | -0- | 472,773 |
| Total shares and deposits | 18,486,070 | 17,744,938 |
| Regular reserve (statutory) | 270,264 | -0- |
| Undivided earnings | 154,514 | 100,835 |
| Other liabilities | 378,269 | 9,928 |
| TOTAL LIABILITIES & EQUITY | $ 19,289,117 | $ 19,117,934 |

## HUNTINGTON POSTAL CREDIT UNION, HUNTINGTON

President, Major W. Simms — Secretary-Treasurer, Glen R. Wilson

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 4,021,176 | $ 4,904,301 |
| Cash | 17,334 | 17,655 |
| Total investments | 39,874 | 1,155,519 |
| Fixed assets | 31,731 | 23,953 |
| Other assets | 1,048,910 | 50,757 |
| TOTAL ASSETS | $ 5,159,025 | $ 6,152,185 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Other notes payable and interest on notes payable | $ -0- | $ 200,000 |
| Dividends payable | 41,280 | 50,537 |
| Total shares and deposits | 2,093,054 | 5,321,321 |
| Regular reserve (statutory) | 193,053 | 229,934 |
| Other reserves | -0- | 282,600 |
| Undivided earnings | 31,582 | 29,853 |
| Other liabilities | 2,800,056 | 37,940 |
| TOTAL LIABILITIES & EQUITY | $ 5,159,025 | $ 6,152,185 |

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## INCO CREDIT UNION, HUNTINGTON

President, Verlin E. Dunkle — Treasurer, Ivan E. Holley, Jr.

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 6,946,821 | $ 8,256,728 |
| Cash | 262,313 | 463,275 |
| Total investments | 9,625 | 60,022 |
| Fixed assets | 474,588 | 482,466 |
| Other assets | 62,752 | 49,231 |
| TOTAL ASSETS | $ 7,756,099 | $ 9,311,722 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Other notes payable and interest on notes payable | $ -0- | $ 400,000 |
| Total shares and deposits | 7,129,492 | 8,342,889 |
| Regular reserve (statutory) | 441,651 | 364,306 |
| Other reserves | -0- | 198,927 |
| Undivided earnings | 12,834 | -0- |
| Other liabilities | 172,122 | 5,600 |
| TOTAL LIABILITIES & EQUITY | $ 7,756,099 | $ 9,311,722 |

## WAYNE COUNTY SCHOOL EMPLOYEES CREDIT UNION, HUNTINGTON

President, Phillip Alexander — Treasurer, Tracy L. Foster

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 40,894 | $ 106,682 |
| Cash | 3,837 | 59,481 |
| Total investments | 5,757 | 111,356 |
| Fixed assets | 47 | 281 |
| Other assets | 118,960 | 1,738 |
| TOTAL ASSETS | $ 169,495 | $ 279,538 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Dividends payable | $ 2,157 | $ 3,601 |
| Total shares and deposits | 164,111 | 264,370 |
| Regular reserve (statutory) | 1,995 | 5,504 |
| Undivided earnings | 1,232 | 6,063 |
| TOTAL LIABILITIES & EQUITY | $ 169,495 | $ 279,538 |

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## ABC CREDIT UNION, LUMBERPORT

President, Vernard N. Brackenrich — Secretary, Charles E. Loar

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 30,265 | $ 44,568 |
| Cash | 1,010 | 1,064 |
| Total investments | 23,653 | 30,217 |
| Other assets | 305 | -0- |
| TOTAL ASSETS | $ 55,233 | $ 75,849 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Total shares and deposits | $ 50,797 | $ 69,088 |
| Regular reserve (statutory) | 1,793 | 2,798 |
| Undivided earnings | 2,643 | 3,963 |
| TOTAL LIABILITIES & EQUITY | $ 55,233 | $ 75,849 |

## C. H. I. E. CREDIT UNION, MARTINSBURG

President, Darlene Brindle — Secretary-Treasurer, Doris R. Price

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 80,407 | $ 70,630 |
| Cash | 5,736 | 11,945 |
| Total investments | 12,571 | 27,131 |
| Fixed assets | 77 | 235 |
| Other assets | 1,058 | 351 |
| TOTAL ASSETS | $ 99,849 | $ 110,292 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Other notes payable and interest on notes payable | $ -0- | $ 13,097 |
| Total shares and deposits | 91,281 | 88,925 |
| Regular reserve (statutory) | 1,438 | 2,404 |
| Undivided earnings | 2,907 | 5,640 |
| Other liabilities | 4,223 | 226 |
| TOTAL LIABILITIES & EQUITY | $ 99,849 | $ 110,292 |

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## EXTENSION CREDIT UNION, MORGANTOWN

President, Kenneth J. Hock — Secretary-Treasurer, Joyce Weaver

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 83,442 | $ 89,063 |
| Cash | -0- | 3,130 |
| Total investments | 1,157 | 11,807 |
| Other assets | 1,041 | 672 |
| TOTAL ASSETS | $ 85,640 | $ 104,672 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Dividends payable | $ -0- | $ 6,848 |
| Total shares and deposits | 67,046 | 89,093 |
| Regular reserves (statutory) | 7,429 | 6,823 |
| Undivided earnings | 8,456 | 1,699 |
| Other liabilities | 2,709 | 209 |
| TOTAL LIABILITIES & EQUITY | $ 85,640 | $ 104,672 |

## FOSTORIA EMPLOYEES CREDIT UNION, MOUNDSVILLE

President, Robert A. Simsa — Secretary-Treasurer, Orie Young

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 38,886 | $ 36,383 |
| Cash | 6,287 | 5,454 |
| Total investments | 13,625 | 99,388 |
| Fixed assets | 1,140 | 1,026 |
| Other assets | 97,171 | -0- |
| TOTAL ASSETS | $ 157,109 | $ 142,251 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Total shares and deposits | $ 135,887 | $ 119,600 |
| Regular reserve (statutory) | 4,262 | 5,154 |
| Undivided earnings | 16,568 | 17,067 |
| Other liabilities | 392 | 430 |
| TOTAL LIABILITIES & EQUITY | $ 157,109 | $ 142,251 |

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## CORNING PADEN CITY EMPLOYEES CREDIT UNION, PADEN CITY

President, Keith Williamson — Treasurer, Bonnie Higgins

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 68,808 | $ 60,558 |
| Cash | 35,910 | 11,547 |
| Total investments | 120,094 | 130,800 |
| Fixed assets | 453 | 208 |
| TOTAL ASSETS | $ 225,265 | $ 203,113 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Dividends payable | $ 9,625 | $ 9,411 |
| Total shares and deposits | 194,163 | 177,502 |
| Regular reserve (statutory) | 8,100 | 3,263 |
| Other reserves | -0- | 10,000 |
| Undivided earnings | 3,214 | 2,760 |
| Other liabilities | 10,163 | 177 |
| TOTAL LIABILITIES & EQUITY | $ 225,265 | $ 203,113 |

## IDEAL CREDIT UNION, PARKERSBURG

President, Walter Lyons — Treasurer, Theresa Meredith

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 12,620 | Did not |
| Cash | 3,557 | report |
| Fixed assets | 27 | as of |
| Other assets | 7,313 | 12/31/84 |
| TOTAL ASSETS | $ 23,517 | |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Total shares and deposits | $ 20,705 | |
| Regular reserve (statutory) | 1,716 | |
| Undivided earnings | 1,096 | |
| TOTAL LIABILITIES & EQUITY | $ 23,517 | |

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## O. AMES EMPLOYEES CREDIT UNION, PARKERSBURG

President, Karl D. Guinn — Treasurer, D. H. Cooper

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 458,405 | $ 543,887 |
| Cash | 44,714 | 34,910 |
| Total investments | -0- | 99,071 |
| Other assets | 114,754 | -0- |
| TOTAL ASSETS | $ 617,873 | $ 677,868 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Interest payable on deposits | $ -0- | $ 8,020 |
| Dividends payable | 235 | -0- |
| Total shares and deposits | 3,990 | 390,338 |
| Regular reserve (statutory) | 22,563 | 25,255 |
| Other reserves | -0- | 14,488 |
| Undivided earnings | 219,723 | 239,684 |
| Other liabilities | 371,362 | 83 |
| TOTAL LIABILITIES & EQUITY | $ 617,873 | $ 677,868 |

## WEST VIRGINIA CORPORATE CREDIT UNION, PARKERSBURG

President, Jan Pelfrey — Treasurer, Jose' Alonzo

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 1,296,364 | $ 1,737,494 |
| Cash | (210,187) | 1,413,362 |
| Total investments | -0- | 38,186,515 |
| Fixed assets | 443 | 2,518 |
| Other assets | 41,185,147 | 1,407,448 |
| TOTAL ASSETS | $ 42,271,767 | $ 43,747,337 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Interest payable on deposits | $ -0- | $ 5,179 |
| Dividends payable | 230,029 | 434,571 |
| Total shares and deposits | 40,133,330 | 40,660,406 |
| Regular reserve (statutory) | 219,506 | 317,415 |
| Undivided earnings | 171,589 | 338,236 |
| Other liabilities | 1,517,313 | 1,991,530 |
| TOTAL LIABILITIES & EQUITY | $ 42,271,767 | $ 43,747,337 |

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## WEST VIRGINIA LEAGUE CENTRAL CREDIT UNION, PARKERSBURG

President, Alex Xenakis — Treasurer, Jose' Alonzo

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 2,784,357 | $ 4,013,470 |
| Cash | 18,289 | 56,097 |
| Total investments | 1,693,057 | 1,524,930 |
| Fixed assets | 5,872 | 36,462 |
| Other assets | 195,643 | 6,353 |
| TOTAL ASSETS | $ 4,697,218 | $ 5,637,312 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Interest payable on deposits | $ -0- | $ 23,831 |
| Total shares and deposits | 3,399,683 | 5,300,061 |
| Regular reserve (statutory) | 106,680 | 113,364 |
| Other reserves | -0- | 67,368 |
| Undivided earnings | 83,879 | 112,797 |
| Other liabilities | 1,106,976 | 19,891 |
| TOTAL LIABILITIES & EQUITY | $ 4,697,218 | $ 5,637,312 |

## BARBOUR COUNTY EDUCATION CREDIT UNION, PHILIPPI

President, Glenn J. Sweet — Treasurer, Herbert W. Smith, Jr.

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 4,806 | $ 5,477 |
| Cash | 394 | 8,013 |
| Total investments | 44,133 | 38,527 |
| Other assets | 272 | -0- |
| TOTAL ASSETS | $ 49,605 | $ 52,017 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Dividends payable | $ 730 | $ 1,050 |
| Total shares and deposits | 48,092 | 49,294 |
| Regular reserve (statutory) | 587 | 882 |
| Undivided earnings | 196 | 791 |
| TOTAL LIABILITIES & EQUITY | $ 49,605 | $ 52,017 |

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## DEMUTH EMPLOYEES CREDIT UNION, VIENNA

President, Denzil D. Wiggins — Secretary-Treasurer, Gladys E. Newbanks

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 569,412 | $ 777,783 |
| Cash | 66,063 | 12,305 |
| Total investments | 91,975 | 38,596 |
| Fixed assets | 1,291 | 880 |
| Other assets | 13,945 | -0- |
| TOTAL ASSETS | $ 742,686 | $ 829,564 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Dividends payable | $ 15,598 | $ 15,466 |
| Total shares and deposits | 632,894 | 713,185 |
| Regular reserve (statutory) | 60,563 | 62,997 |
| Other reserves | -0- | 3,214 |
| Undivided earnings | 20,105 | 26,031 |
| Other liabilities | 13,526 | 8,671 |
| TOTAL LIABILITIES & EQUITY | $ 742,686 | $ 829,564 |

## WHECAN CREDIT UNION, WHEELING

President, William Platt, Jr. — Treasurer, Ed Neugebauer

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 7,320 | $ 5,346 |
| Cash | 7,377 | 2,482 |
| Total investment | 1,061 | 46,933 |
| Fixed assets | 124 | 83 |
| Other assets | 52,261 | -0- |
| TOTAL ASSETS | $ 68,143 | $ 54,844 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Dividends payable | $ 2,478 | $ -0- |
| Total shares and deposits | 57,087 | 43,637 |
| Regular reserve (statutory) | 2,200 | 2,812 |
| Undivided earnings | 6,378 | 8,324 |
| Other liabilities | -0- | 71 |
| TOTAL LIABILITIES & EQUITY | $ 68,143 | $ 54,844 |

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## WHEELING POSTAL CREDIT UNION, WHEELING

President, Robert Foster — Treasurer, Francis L. McBride

($.00 omitted)

ASSETS

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Total net loans | $ 79,486 | $ 87,159 |
| Cash | 5,934 | 1,507 |
| Other assets | 596 | 636 |
| TOTAL ASSETS | $ 86,016 | $ 89,302 |

LIABILITIES & EQUITY CAPITAL

| | | |
|---|---|---|
| Total shares and deposits | $ 68,183 | $ 70,184 |
| Regular reserve (statutory) | 10,914 | 12,093 |
| Undivided earnings | 6,919 | 7,025 |
| TOTAL LIABILITIES & EQUITY | $ 86,016 | $ 89,302 |

## SUPERVISED LENDERS LICENSEES OPERATING IN WEST VIRGINIA

As of December 31, 1984

| Location | Name |
|---|---|
| Beckley | Beckley Loan Company |
| Beckley | C.I.T. Financial Services |
| Beckley | Beneficial Finance Co. of WV |
| Beckley | Peoples Finance Corporation, Inc. |
| Beckley | Public Finance Corporation |
| Beckley | Security Pacific Finance Corporation |
| Bluefield | Barclays American/Financial of WV, Inc. |
| Bluefield | Peoples Loan Company |
| Bluefield | Security Pacific Finance Corporation |
| Bluefield | Union Loan Company, Inc. |
| Charleston | Associates Financial Services Co., Inc. |
| Charleston | AVCO Financial Services of Wheeling, Inc. |
| Charleston | Beneficial Finance Co. of WV |
| Charleston | C.I.T. Financial Services |
| Charleston | Household Finance Corporation |
| Charleston | Norwest Financial West Virginia, Inc. |
| Charleston | Public Finance Corporation |
| Charleston | Public Finance Corporation |
| Charleston | Security Pacific Finance Corporation |
| Charles Town | Jefferson Finance Company, Inc. |
| Clarksburg | Associates Financial Services Company |
| Clarksburg | Beneficial Finance Co. of WV |
| Clarksburg | C.I.T. Financial Services |
| Clarksburg | Household Finance Corporation |
| Clarksburg | Norwest Financial West Virginia, Inc. |
| Clarksburg | Public Finance Corporation |
| Clarksburg | Public Finance Corporation |
| Clarksburg | Security Pacific Finance Corporation |
| Dunbar | Norwest Financial West Virginia, Inc. |
| Elkins | Landmark Finance Corporation |
| Elkins | Security Pacific Finance Corporation |
| Fairmont | Household Finance Corporation |
| Fairmont | Norwest Financial West Virginia, Inc. |
| Fairmont | Public Finance Corporation |
| Franklin | Franklin Financial Services, Inc. |
| Huntington | Associates Financial Services Company |
| Huntington | AVCO Financial Services of Wheeling, Inc. |
| Huntington | Beneficial Finance Co. of WV |
| Huntington | Liberty Finance Corporation |
| Huntington | Norwest Financial West Virginia, Inc. |

| | |
|---|---|
| Huntington | Public Finance Corporation |
| Huntington | Security Pacific Finance Corporation |
| Keyser | Landmark Finance Corporation |
| Logan | Ashland Finance Co. of WV |
| Logan | C.I.T. Financial Services of WV |
| Logan | Security Pacific Finance Corporation |
| Martinsburg | Associates Financial Services Co., Inc. |
| Martinsburg | Finance One of WV, Inc. |
| Martinsburg | Landmark Finance Corporation |
| Martinsburg | Security Pacific Finance Corporation |
| Moorefield | Easy Loan Company |
| Morgantown | Beneficial Finance Co. of WV |
| Morgantown | Household Finance Corporation |
| Morgantown | Norwest Financial West Virginia, Inc. |
| New Martinsville | Budget Finance Company |
| Nitro | United Financial Services of West Virginia, Inc. |
| Northfork | Northfork Loan Company |
| Oak Hill | AVCO Financial Services of Wheeling, Inc. |
| Oceana | AVCO Financial Services of Wheeling, Inc. |
| Parkersburg | Associates Financial Services Co., of WV, Inc. |
| Parkersburg | Beneficial Finance Company of WV |
| Parkersburg | Family Finance, Inc. |
| Parkersburg | Finance One of WV, Inc. |
| Parkersburg | Norwest Financial West Virginia, Inc. |
| Petersburg | Valley Finance Company |
| Princeton | Beneficial Finance Co. of WV |
| Princeton | Peoples Loan Company of Princeton |
| Ravenswood | Public Finance Corporation |
| St. Albans | Beneficial Finance Co. of WV |
| St. Marys | Mid-Ohio Valley Loan Company |
| South Charleston | Public Finance Corporation |
| Sprague | City Finance Company of Sprague #1 |
| Sprague | City Industrial Savings & Loan Co. #3 |
| Vienna | Household Finance Corporation |
| Vienna | Public Finance Corporation |
| Weirton | Public Finance Corporation |
| Welch | State Loan Company |
| Wellsburg | Courtesy Loan & Finance Company |
| Westover | Finance One of WV, Inc. |
| Wheeling | Associates Financial Services, Co., Inc. |
| Wheeling | Beneficial Finance Co. of WV |
| Wheeling | Norwest Financial West Virginia, Inc. |
| Wheeling | Ohio Valley Finance Company |

## CONSOLIDATED REPORT OF SUPERVISED LENDER LICENSEES

($.00 omitted)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of Licensees | 91 | 87 |
| **ASSETS** | | |
| Cash on Hand in Banks | $ 342,322 | $ 2,039,481 |
| **LOANS** | | |
| Gross Loans Receivable | $ 58,576,762 | $ 46,743,560 |
| Installment Sales Contracts Purchased | $ 8,101,804 | $ 15,741,709 |
| Less Income Collected but not Earned | $ 13,685,178 | $ 12,442,564 |
| Less Reserve for Loan Loss | $ 2,435,350 | $ 1,778,654 |
| NET LOANS | $ 50,558,038 | $ 48,264,051 |

## MONEY ORDER COMPANIES

Companies authorized by the Commissioner of Banking to engage in business of issuing and selling checks, drafts, money orders, etc. in the State of West Virginia during the calendar year ending December 31, 1984 are listed below.

| Location | Name |
|---|---|
| Charleston, West Virginia | Food Haven, Inc. |
| Dallas, Texas | Republic Money Orders, Inc. |
| Minneapolis, Minnesota | Travelers Express Company, Inc. |
| New York, New York | American Express Company |
| San Francisco, California | BankAmerica Corp. Travelers Cheques |
| New York, New York | Barclays Bank International, L.T.D. |
| New York, New York | The Chase Manhattan Corp. |
| New York, New York | Thomas Cook, Inc. |
| Cincinnati, Ohio | First National Cincinnati Corporation |
| New York, New York | Citicorp, Inc. |
| Dallas, Texas | Associates Financial Express, Inc. |
| New York, New York | Travellers Cheque Associates, L.T.D. |

## CONSOLIDATED REPORT OF CONDITION OF NATIONAL BANKS IN WEST VIRGINIA

($ in thousands)

| | 12-31-83 | 12-31-84 |
|---|---|---|
| Number of banks | 101 | 101 |
| **ASSETS** | | |
| Cash & due from banks | $ 539,410 | $ 549,533 |
| Total securities | 2,764,965 | 2,769,110 |
| Federal funds sold | 493,947 | 406,466 |
| Net loans and lease | 3,044,949 | 3,614,238 |
| Bank premises, furniture and fixtures | 146,673 | 161,309 |
| Real estate owned other than bank premises | -0- | 19,031 |
| Investments in unconsolidated subsidiaries and associated companies | -0- | 26 |
| Customers' liability on acceptances outstanding | -0- | 150 |
| Other assets | 155,156 | 152,497 |
| TOTAL ASSETS | $ 7,145,100 | $ 7,672,360 |
| **LIABILITIES AND EQUITY CAPITAL** | | |
| TOTAL DEPOSITS | $ 5,882,506 | $ 6,321,376 |
| Federal Funds purchased | 388,210 | 537,335 |
| Mortgage indebtedness | 6,688 | 8,393 |
| Other liabilities | 247,530 | 136,397 |
| Subordinated notes & debentures | 4,165 | 1,558 |
| Capital Stock | 87,005 | 89,496 |
| Surplus | 182,512 | 190,699 |
| Undivided Profits | 346,484 | 387,106 |
| TOTAL EQUITY CAPITAL | $ 616,001 | $ 667,303 |
| TOTAL LIABILITY & EQUITY CAPITAL | $ 7,145,100 | $ 7,672,360 |

# REPORT OF CONDITION OF NATIONAL BANKS IN WEST VIRGINIA

| | | Deposits thousands | |
|---|---|---|---|
| Number of banks | | 12-31-83<br>101 | 12-31-84<br>101 |
| City | Name | | |
| Alderson | First National Bank of Alderson | $ 30,557 | $ 32,231 |
| Ansted | The National Bank of Ansted | 16,930 | 17,694 |
| Barboursville | Guyan National Bank | 13,753 | 15,928 |
| Beaver | Mountain National Bank | 16,061 | Merged into Beckley National Bank 5/1/84 |
| Beckley | Beckley National Bank | 154,391 | 174,986 |
| Beckley | Cardinal State Bank, N.A. | Converted from State Bank to a National Bank 3/1/84 | 38,788 |
| Beckley | First National Bank | 10,399 | 10,328 |
| Beckley | Raleigh County National Bank | 133,190 | 138,712 |
| Belle | First National Bank of Belle | 35,415 | 36,686 |
| Berkeley Springs | Citizens National Bank of Berkeley Springs | 29,980 | 34,340 |
| Big Chimney | Elk National Bank | 21,349 | 24,174 |
| Bluefield | First National Bank of Bluefield | 103,856 | 100,535 |
| Bluefield | Flat Top National Bank | 123,236 | 131,132 |
| Bradley | Crossroads National Bank | 7,380 | 7,153 |
| Buckhannon | The Central National Bank | 97,171 | 118,714 |
| Buckhannon | First Community Bank-Upshur National | 8,309 | 7,288 |
| Cameron | The First National Bank of Cameron | 12,368 | 13,423 |
| Charleston | Charleston National Bank | 259,406 | 292,206 |
| Charleston | The City National Bank of Charleston | 78,068 | 82,399 |
| Charleston | Kanawha Banking & Trust Co, N.A. | 183,450 | 179,787 |
| Charleston | Kanawha Valley Bank, N.A. | 368,286 | 377,608 |
| Charleston | The National Bank of Commerce | 145,238 | 151,064 |
| Chester | First National Bank of Chester | 13,512 | 14,519 |
| Clarksburg | The Empire National Bank of Clarksburg | 85,097 | 86,864 |
| Clarksburg | Union National Bank of West Virginia | 217,446 | 222,403 |
| Davis | The National Bank of Davis | 6,453 | 7,250 |
| Elkins | Citizens National Bank of Elkins | 76,319 | 88,476 |
| Elkins | Tygarts Valley National Bank of Elkins | 23,249 | 25,971 |
| Fairmont | City National Bank of Fairmont | 96,098 | 96,279 |
| Fairmont | Community Bank and Trust, N. A. | 137,845 | 138,781 |
| Fairmont | First National Bank | 110,015 | 108,977 |

| | | | |
|---|---|---|---|
| Fayetteville | The Fayette County National Bank | 15,911 | 16,610 |
| Follansbee | Citizens National Bank of Follansbee | 21,063 | 18,852 |
| Gauley Bridge | The Gauley National Bank | 14,478 | 15,377 |
| Grafton | The First National Bank of Grafton | 24,475 | 26,283 |
| Hamlin | The Lincoln National Bank | 40,772 | 45,062 |
| Hinton | First National Bank of Hinton | 33,775 | 36,855 |
| Hinton | The National Bank of Summers | 42,784 | 45,195 |
| Huntington | The First Huntington National Bank | 250,294 | 266,873 |
| Huntington | The Guaranty National Bank | 100,803 | 108,385 |
| Huntington | Heritage National Bank | 24,249 | 24,835 |
| Huntington | The Old National Bank of Huntington | 8,159 | 10,825 |
| Kenova | The First National Bank of Kenova | 13,219 | 14,136 |
| Keyser | The National Bank of Keyser | 41,559 | 42,702 |
| Keystone | First National Bank of Keystone | 27,074 | 34,169 |
| Kingwood | Albright National Bank of Kingwood | 55,714 | 61,421 |
| Logan | American National Bank | 13,672 | 21,212 |
| Logan | The National Bank of Logan | 103,136 | 109,175 |
| Madison | Boone National Bank | 65,352 | 71,274 |
| Marlinton | First National Bank | 29,864 | 30,713 |
| Martinsburg | Citizens National Bank of Martinsburg | 59,544 | 65,698 |
| Martinsburg | The Old National Bank | 84,369 | 92,402 |
| Martinsburg | Peoples National Bank | 57,095 | 60,335 |
| Matewan | The Matewan National Bank | 58,685 | 62,070 |
| Monongah | National Bank of Monongah | 19,903 | 20,513 |
| Montgomery | Merchants National Bank | 46,116 | 46,909 |
| Montgomery | The Montgomery National Bank | 48,745 | 53,866 |
| Moorefield | South Branch Valley National Bank | 30,888 | 32,275 |
| Morgantown | Central National Bank | 17,403 | 19,724 |
| Morgantown | The First National Bank of Morgantown | 195,070 | 213,257 |
| Moundsville | First National Bank | 37,644 | 40,015 |
| New Martinsville | First National Bank | 33,685 | 34,132 |
| Nitro | Bank of Nitro, N.A. | Converted from State Bank to a National Bank 12/21/84 | 45,524 |
| Northfork | First Clark National Bank | 31,266 | 31,814 |
| Oak Hill | Merchants & Miners National Bank | 51,580 | 53,835 |
| Oceana | First Community Bank - Oceana National | Opened 7/2/84 | 4,350 |
| Parkersburg | Parkersburg National Bank | 256,671 | 273,700 |
| Parsons | The First National Bank | 16,128 | 18,335 |
| Peterstown | The First National Bank | 9,297 | 10,121 |
| Philippi | First National Bank in Philippi | 41,083 | 45,292 |
| Piedmont | First National Bank of Piedmont | 16,371 | 17,508 |
| Rainelle | Western Greenbrier National Bank | 24,102 | 25,620 |
| Richwood | Cherry River National Bank | 26,038 | 33,087 |
| Ripley | The First National Bank of Ripley | 42,735 | 44,174 |
| Romney | The First National Bank of Romney | 28,838 | 33,306 |
| Ronceverte | The First National Bank in Ronceverte | 44,312 | 47,155 |
| Ronceverte | Seneca National Bank | 42,483 | 45,019 |

| | | | |
|---|---|---|---|
| Rowlesburg | Peoples National Bank of Rowlesburg | 7,597 | 8,071 |
| St. Albans | Citizens National Bank of St. Albans | 52,984 | 61,061 |
| St. Marys | The First National Bank | 21,745 | 25,224 |
| Salem | First National Bank of Salem | 8,031 | 8,367 |
| Sistersville | Union National Bank | 10,259 | Merged into Tyler County Bank 1/1/84 |
| Sophia | Gulf National Bank | 14,817 | 15,372 |
| Spencer | First National Bank of Spencer | 42,778 | 45,235 |
| Sutton | Home National Bank | 38,673 | 41,659 |
| Terra Alta | First National Bank | 30,486 | 30,658 |
| Vienna | Ohio Valley National Bank | 39,336 | 42,758 |
| Vienna | Union Central National Bank | 10,034 | 9,876 |
| Webster Springs | Webster County National Bank | 25,260 | 28,875 |
| Weirton | First National Bank of Weirton | 29,960 | 30,834 |
| Welch | McDowell County National Bank | 64,956 | 65,166 |
| Wellsburg | Wellsburg National Bank | 36,014 | 35,620 |
| West Hamlin | First National Bank of West Hamlin | 21,183 | 25,744 |
| Weston | Stonewall National Bank | 8,737 | 10,693 |
| Weston | The Weston National Bank | 43,639 | 47,796 |
| West Union | First National Bank in West Union | 14,797 | 16,465 |
| Wheeling | First National Bank & Trust Co. of Wheeling | 94,324 | 101,558 |
| Wheeling | First West Virginia Bank, N. A. - Community | 16,634 | Merged into First West Virginia Bank Warwood 6/30/84 |
| Wheeling | First West Virginia Bank, N. A. | 24,802 | 42,955 |
| Wheeling | Security National Bank & Trust Co. | 117,539 | 122,541 |
| Wheeling | Wheeling National Bank | 117,677 | 116,607 |
| Williamson | First National Bank | 50,042 | 56,319 |
| Williamson | The National Bank of Commerce | 59,821 | 66,350 |
| Williamstown | The Williamstown National Bank | 19,150 | 20,886 |
| TOTAL DEPOSITS | | $ 5,882,506 | $ 6,321,376 |